

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: 2022 Choice Rate Request (LR)
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 07/20/2022
SERFF Tr Num: GEFA-133338100
SERFF Status: Closed-Approved
State Tr Num: GEFA-133338100
State Status: Approved
Co Tr Num: 2022 CHOICE RATE REQUEST (LR)

Effective: 02/09/2023
Date Requested:
Author(s): Richard Cromwell, Ronald Jackson, Camisha Jones
Reviewer(s): Jim Lavery (primary), Michael Hibbert
Disposition Date: 12/21/2022
Disposition Status: Approved
Effective Date:

State Filing Description:

Proposed aggregate 117.1% rate increase (Lifetime Low BIO 99.5%, Limited Low BIO 3.9%, Lifetime High BIO 127%, and Limited High BIO 125%) on 2,154 PA policyholders of Genworth form 7035 (also called Choice I). Applies to Policies Issued Prior to 9/16/2002.

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

General Information

Project Name: 2022 Choice Rate Request (LR)	Status of Filing in Domicile: Authorized
Project Number: 2022 Choice Rate Request (LR)	Date Approved in Domicile: 08/18/2020
Requested Filing Mode: Review & Approval	Domicile Status Comments: N/A
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 119.2%	Filing Status Changed: 12/21/2022
	State Status Changed: 12/21/2022
Deemer Date:	Created By: Ronald Jackson
Submitted By: Ronald Jackson	Corresponding Filing Tracking Number: GEFA-133338038
	State TOI: LTC03I Individual Long Term Care

Filing Description:

RE:Genworth Life Insurance Company (GLIC)
 Company NAIC No: 70025
 Policy Forms: 7035 et al
 Applies to Policies Issued Prior to 9/16/2002

The referenced filing is a Long-Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC is requesting a premium rate increase according to the table below on the above-mentioned policy forms. In the submitted actuarial memorandum, we include detailed rate increase justification and we demonstrate that this premium rate increase satisfies Long Term Care regulatory requirements of Pennsylvania.

Benefit PeriodBenefit Increase Option (BIO)*Requested Rate Increase

LifetimeLow BIO	99.5%
LimitedLow BIO	3.9%
LifetimeHigh BIO	127%
LimitedHigh BIO	125%

*Low BIO includes policies without BIO. High BIO includes all other BIO options.

Alternatively, GLIC is willing to phase the one-time requested rate increases over a period of three years at an actuarially equivalent rate increase of approximately 30% each year, if applicable.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

Ronald N. Jackson, Contract Analyst ronald.jackson@genworth.com

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Product Compliance	804-289-6725 [Phone]
P O Box 27601	804-281-6916 [FAX]
Richmond, VA 23261-7601	

Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth &
Richmond, VA 23230	Group Name:	Annuity
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	State ID Number:

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
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Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: The domiciliary state requires \$100 for a rate filing.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$100.00	07/20/2022 06:30 PM	234477126
EFT Total	\$100.00		

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Michael Hibbert	12/21/2022	12/21/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Michael Hibbert	12/21/2022	12/21/2022
Disapproved	Michael Hibbert	12/20/2022	12/20/2022
Disapproved	Jim Lavery	10/18/2022	10/18/2022
Disapproved	Jim Lavery	07/29/2022	07/29/2022

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	12/21/2022	12/21/2022
Ronald Jackson	12/20/2022	12/20/2022
Richard Cromwell	12/16/2022	12/16/2022
Ronald Jackson	09/13/2022	09/13/2022

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Tables	Ronald Jackson	09/13/2022	09/13/2022

SERFF Tracking #:	GEFA-133338100	State Tracking #:	GEFA-133338100	Company Tracking #:	2022 CHOICE RATE REQUEST (LR)
State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	2022 Choice Rate Request (LR)				
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)				

Disposition

Disposition Date: 12/21/2022

Effective Date:

Status: Approved

Comment: Dec 21, 2022

Ronald N. Jackson, Contract Analyst
Genworth Life Insurance Company
P O Box 27601
Richmond, VA 23261-760

RE: Proposed aggregate 117.1% rate increase (Lifetime Low BIO 99.5%, Limited Low BIO 3.9%, Lifetime High BIO 127%, and Limited High BIO 125%) on 2,154 PA policyholders of Genworth form 7035 (also called Choice I). Applies to Policies Issued Prior to 9/16/2002.
Pennsylvania Insurance Department ID # GEFA-133338100

Dear Ronald N. Jackson:

The rate increases proposed in the file PA Choice I LR Objection 3 Attachments v2.xlsx submitted on 12/21/2022 are hereby approved.

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	67.100%	67.100%	\$5,605,418	2,157	\$8,348,884	94.900%	0.000%

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Tables		Yes
Rate	Rate Tables		No
Rate	Rate Tables		No
Rate	Rate Tables		No
Supporting Document (revised)	Transmittal Letter (A&H)		Yes
Supporting Document	Transmittal Letter (A&H)		No
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document (revised)	Actuarial Memorandum and Explanatory Information (A&H)		No
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		No
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document (revised)	Actuarial Memorandum (Public)		Yes
Supporting Document	Actuarial Memorandum (Public)		No
Supporting Document	Response Letter (9/13/22)		Yes
Supporting Document	Sample Policyholder Notification		Yes
Supporting Document	12/16/22 Response		Yes
Supporting Document (revised)	Experience Exhibits and Seriatim List		Yes
Supporting Document	Experience Exhibits and Seriatim List		No

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

Filing Company: Genworth Life Insurance Company

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 12/21/2022
Submitted Date 12/21/2022
Respond By Date

Dear Ronald N. Jackson,

Introduction:

Dec 21, 2022

Ronald N. Jackson, Contract Analyst
Genworth Life Insurance Company
P O Box 27601
Richmond, VA 23261-760

RE: Proposed aggregate 117.1% rate increase (Lifetime Low BIO 99.5%, Limited Low BIO 3.9%, Lifetime High BIO 127%, and Limited High BIO 125%) on 2,154 PA policyholders of Genworth form 7035 (also called Choice I). Applies to Policies Issued Prior to 9/16/2002.

Pennsylvania Insurance Department ID # GEFA-133338100

Dear Ronald N. Jackson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The proposed increases contained in Attachment 1 of the file PA Choice I LR Objection 3 Attachments.xlsx submitted on 12/20/2022 are:

75.1% for policies with Lifetime benefit periods and high BIO
75.1% for policies with Limited benefit periods and high BIO
0% for policies with Lifetime benefit periods and low BIO
0% for policies with Limited benefit periods and low BIO

The proposed increases in the file PA Choice I LR Objection 2 Response 20221212.pdf submitted on 12/16/2022 are:

66.9% for policies with Lifetime benefit periods and high BIO
75.1% for policies with Limited benefit periods and high BIO
94.9% for policies with Lifetime benefit periods and low BIO
0% for policies with Limited benefit periods and low BIO

Please submit a new seriatim listing similar to Attachment 1 with updated increases matching the increases listed in the response letter.

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

Sincerely,

Michael Hibbert
Actuarial Associate
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Michael Hibbert

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 12/20/2022
Submitted Date 12/20/2022
Respond By Date

Dear Ronald N. Jackson,

Introduction:

Dec 20, 2022

Ronald N. Jackson, Contract Analyst
Genworth Life Insurance Company
P O Box 27601
Richmond, VA 23261-760

RE: Proposed aggregate 117.1% rate increase (Lifetime Low BIO 99.5%, Limited Low BIO 3.9%, Lifetime High BIO 127%, and Limited High BIO 125%) on 2,154 PA policyholders of Genworth form 7035 (also called Choice I). Applies to Policies Issued Prior to 9/16/2002.

Pennsylvania Insurance Department ID # GEFA-133338100

Dear Ronald N. Jackson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please provide an Excel seriatim listing of the affected policies perhaps similar to Attachment 1 of the file PA Choice I RS Objection 3 Attachments submitted on 11/17/2022 for Genworth filing GEFA-133338038.

The Excel worksheet should include a row for each policy. Each row must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current premium, and Genworth's suggested premium increase in each year of the implementation period. Please also include a column that indicates if the BIO is high or low.

Please provide an exhibit perhaps similar to Attachment 1 of the file PA Choice I RS Objection 2 Attachments submitted on 11/08/2022 for Genworth filing GEFA-133338038. This exhibit should demonstrate that the increases proposed in file PA Choice I LR Objection 2 Response 20221212.pdf generate Lifetime Loss Ratios that are greater than or equal to the Lifetime Loss Ratios generated using the increases offered by the Department in the Offer Letter submitted on 10/18/2022 on the Filing Correspondence tab.

Sincerely,

Michael Hibbert
Actuarial Associate

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Michael Hibbert

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 10/18/2022
Submitted Date 10/18/2022
Respond By Date

Dear Ronald N. Jackson,

Introduction:

Oct 18, 2022

Ronald N. Jackson, Contract Analyst
Genworth Life Insurance Company
P O Box 27601
Richmond, VA 23261-760

RE: Proposed aggregate 119.2% rate increase (Lifetime Low BIO 99.5%, Limited Low BIO 35.5%, Lifetime High BIO 127%, and Limited High BIO 125%) on 2,157 PA policyholders of Genworth form 7035 (also called Choice I). Applies to Policies Issued Prior to 9/16/2002.

Pennsylvania Insurance Department ID # GEFA-133338100

Dear Ronald N. Jackson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department cannot approve the filing as requested but we can make the following offer.

- (i) For the 56 PA policies with lifetime benefits and low or no inflation indexing, we cannot approve the requested 99.5% but we can offer an 85% increase.
- (ii) For the 239 PA policies with limited benefits and low or no inflation indexing, we cannot approve the requested 35.5% and we cannot offer any increase.
- (iii) For the 611 PA policies with lifetime benefits and high inflation indexing, we cannot approve the requested 127% but we can offer a 63% increase.
- (iv) For the 1,251 PA policies with limited benefits and high inflation indexing, we cannot approve the requested 125% but we can offer a 69% increase.

If Genworth would like to accept our offer, then please provide an acceptance letter and provide an Excel seriatim listing of the affected policies.

The Excel worksheet should include a row for each policy. Each row must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current premium, and Genworth's suggested premium increase in each year of the implementation period. Please also include a column that indicates if the BIO is high or low.

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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Please be aware that the annual increase on any policyholder should be limited to 30%, the staging period of the increase should be limited to no more than four years, and the aggregate increase (weighted upon the current premium column vector in the Excel seriatim listing) must be under 100%.

Sincerely,

James Lavery FSA, MAAA
Actuary
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Jim Lavery

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 07/29/2022
Submitted Date 07/29/2022
Respond By Date

Dear Ronald N. Jackson,

Introduction:

July 29, 2022

Ronald N. Jackson, Contract Analyst
Genworth Life Insurance Company
P O Box 27601
Richmond, VA 23261-760

RE: Proposed aggregate 117.1% rate increase (Lifetime Low BIO 99.5%, Limited Low BIO 3.9%, Lifetime High BIO 127%, and Limited High BIO 125%) on 2,154 PA policyholders of Genworth form 7035 (also called Choice I). Applies to Policies Issued Prior to 9/16/2002.

Pennsylvania Insurance Department ID # GEFA-133338100

Dear Ronald N. Jackson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit 1a) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level.

Provide this information for the subset of policies with a lifetime BP and a low BIO.

2. Provide the Excel table requested in Question 1 for the subset of policies with a limited BP and a low BIO.

3. Provide the Excel table requested in Question 1 for the subset of policies with a lifetime BP and a High BIO.

4. Provide the Excel table requested in Question 1 for the subset of policies with a limited BP and a High BIO.

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
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Filing Company: Genworth Life Insurance Company

5. Section #3 of the actuarial memo states "The observed deterioration of the Lifetime Loss Ratio (LLR) between 2020 and 2021 is due to the strengthened Benefit Utilization Rate (BUR) trend, reflecting higher increases in LTC cost of care inflation, and lower healthy life mortality."

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

6. Has Covid 19 been factored into your projections.

7. Please provide a seriatim listing of the affected policies in this block in Excel. Each row within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, and Genworth's suggested premium increase in each year of the implementation period. Please also include a column that indicates if the BIO is high.

8. Please provide the letter that will be used to notify policy holders of the pending rate increase.

9. Please provide the 6 projection exhibits (Ia, Ib, Ic, Id, IIa, IIb, IIc, and IId) found in the actuarial memo in Excel. Please provide Additional Exhibit I, II, III, and IV.

10. The actuarial memo mentions that policyholders can lower their inflation indexing and retain prior increases. If they did this, what would the premium be? More specifically, would the policyholder receive any credit for the higher premium paid since inception or would they lose this equity?

11. I am trying to understand what exactly Additional Exhibit I is demonstrating.

(i) Is the point of Additional Exhibit I that the maximum increase under the Minnesota Method would be 180% over the original rate level for the subset of policies with lifetime benefits and a high BIO?

(ii) Is the point of Additional Exhibit I that the maximum increase under the Minnesota Method would be 180% over the current average national rate level (approximately 235% over the original rate level) for the subset of policies with lifetime benefits and a high BIO?

(iii) Is the point of Additional Exhibit I that the maximum increase under the Minnesota Method would be 180% over the current Pennsylvania rate level (327% over the original rate level) for the subset of policies with lifetime benefits and a high BIO? Please elaborate.

Sincerely,

James Lavery FSA, MAAA
Actuary
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely,
Jim Lavery

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/21/2022
Submitted Date	12/21/2022

Dear Jim Lavery,

Introduction:

This letter is in response to the comments received in your objection letter, dated December 21, 2022, to Genworth Life Insurance Company's (GLIC's) Choice I Loss Ratio Pennsylvania rate increase request.

Response 1

Comments:

GLIC apologizes for the oversight in the seriatim list. Please see PA Choice I LR Objection 3 Attachments v2.xlsx for the revised Attachment 1.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Experience Exhibits and Seriatim List
Comments:	
Attachment(s):	PA Choice I LR Objection 3 Attachments v2.xlsx
Previous Version	
Satisfied - Item:	Experience Exhibits and Seriatim List
Comments:	
Attachment(s):	PA Choice I LR Objection 3 Attachments.xlsx

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Sincerely,

SERFF Tracking #:	GEFA-133338100	State Tracking #:	GEFA-133338100	Company Tracking #:	2022 CHOICE RATE REQUEST (LR)
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State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Ronald Jackson

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/20/2022
Submitted Date	12/20/2022

Dear Jim Lavery,

Introduction:

This letter is in response to the comments received in your objection letter, dated December 20, 2022, to Genworth Life Insurance Company's (GLIC's) Choice I Loss Ratio Pennsylvania rate increase request.

Response 1

Comments:

Please see PA Choice I LR Objection 3 Attachments.xlsx for the requested seriatim list and exhibits.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Experience Exhibits and Seriatim List
Comments:	
Attachment(s):	PA Choice I LR Objection 3 Attachments.xlsx

Conclusion:

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing

Sincerely,
Ronald Jackson

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/16/2022
Submitted Date	12/16/2022

Dear Jim Lavery,

Introduction:

Response 1

Comments:

Response letter in Supporting Documentation tab.

Changed Items:

No Form Schedule items changed.

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-133030452 Percent Rate Change Request: 67.1	PA Choice I LR Rate Tables.pdf,	12/16/2022 By: Richard Cromwell
<i>Previous Version</i>						
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-133030452 Percent Rate Change Request: 119.2	PA Choice I LR Proposed Rate Schedule 20220715.pdf,	09/13/2022 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-133030452 Percent Rate Change Request: 115	PA Choice I LR Proposed Rate Schedule 20220715.pdf,	09/13/2022 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-133030452 Percent Rate Change Request: 117.1	PA Choice I LR Proposed Rate Schedule 20220715.pdf,	07/20/2022 By: Ronald Jackson

Supporting Document Schedule Item Changes	
Satisfied - Item:	12/16/22 Response
Comments:	
Attachment(s):	PA Choice I LR Objection 2 Response 20221212.pdf

Conclusion:

SERFF Tracking #:	GEFA-133338100	State Tracking #:	GEFA-133338100	Company Tracking #:	2022 CHOICE RATE REQUEST (LR)
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State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Sincerely,
Richard Cromwell

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/13/2022
Submitted Date	09/13/2022

Dear Jim Lavery,

Introduction:

In reply to comments received July 29:

Response 1

Comments:

Genworth asks the Department to review the response letter and the associated documentation.

Changed Items:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-133030452 Percent Rate Change Request: 115	PA Choice I LR Proposed Rate Schedule 20220715.pdf,	09/13/2022 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-133030452 Percent Rate Change Request: 117.1	PA Choice I LR Proposed Rate Schedule 20220715.pdf,	07/20/2022 By: Ronald Jackson

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Choice I LR Cover Letter 20220909.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Transmittal Letter (A&H)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Cover Letter 20220715.pdf</i>

Supporting Document Schedule Item Changes	
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Choice I LR Cover Letter 20220909.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Transmittal Letter (A&H)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Cover Letter 20220715.pdf</i>

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Choice I LR Confidential Memo 20220715.pdf PA Choice I LR Additional Exhibits 20220715.pdf PA Choice I LR Additional Exhibits 20220715.xlsx PA Choice I LR Addendum 20220909.pdf PA Choice I LR Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Explanatory Information (A&H)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Confidential Memo 20220715.pdf PA Choice I LR Additional Exhibits 20220715.pdf PA Choice I LR Additional Exhibits 20220715.xlsx</i>

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Choice I LR Cover Letter 20220909.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Transmittal Letter (A&H)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Cover Letter 20220715.pdf</i>
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Choice I LR Confidential Memo 20220715.pdf PA Choice I LR Additional Exhibits 20220715.pdf PA Choice I LR Additional Exhibits 20220715.xlsx PA Choice I LR Addendum 20220909.pdf PA Choice I LR Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Explanatory Information (A&H)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Confidential Memo 20220715.pdf PA Choice I LR Additional Exhibits 20220715.pdf PA Choice I LR Additional Exhibits 20220715.xlsx</i>
Satisfied - Item:	Actuarial Memorandum (Public)
Comments:	
Attachment(s):	PA Choice I LR Public Memo 20220715.pdf PA Choice I LR Addendum 20220909.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum (Public)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Public Memo 20220715.pdf</i>

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Choice I LR Cover Letter 20220909.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Transmittal Letter (A&H)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Cover Letter 20220715.pdf</i>
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Choice I LR Confidential Memo 20220715.pdf PA Choice I LR Additional Exhibits 20220715.pdf PA Choice I LR Additional Exhibits 20220715.xlsx PA Choice I LR Addendum 20220909.pdf PA Choice I LR Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Explanatory Information (A&H)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Confidential Memo 20220715.pdf PA Choice I LR Additional Exhibits 20220715.pdf PA Choice I LR Additional Exhibits 20220715.xlsx</i>
Satisfied - Item:	Actuarial Memorandum (Public)
Comments:	
Attachment(s):	PA Choice I LR Public Memo 20220715.pdf PA Choice I LR Addendum 20220909.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum (Public)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Public Memo 20220715.pdf</i>
Satisfied - Item:	Response Letter (9/13/22)
Comments:	
Attachment(s):	PA Choice I LR Objection 1 Response 20220909.pdf

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Choice I LR Cover Letter 20220909.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Transmittal Letter (A&H)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Cover Letter 20220715.pdf</i>
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Choice I LR Confidential Memo 20220715.pdf PA Choice I LR Additional Exhibits 20220715.pdf PA Choice I LR Additional Exhibits 20220715.xlsx PA Choice I LR Addendum 20220909.pdf PA Choice I LR Addendum Exhibits.xlsx
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum and Explanatory Information (A&H)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Confidential Memo 20220715.pdf PA Choice I LR Additional Exhibits 20220715.pdf PA Choice I LR Additional Exhibits 20220715.xlsx</i>
Satisfied - Item:	Actuarial Memorandum (Public)
Comments:	
Attachment(s):	PA Choice I LR Public Memo 20220715.pdf PA Choice I LR Addendum 20220909.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Actuarial Memorandum (Public)</i>
Comments:	
Attachment(s):	<i>PA Choice I LR Public Memo 20220715.pdf</i>
Satisfied - Item:	Response Letter (9/13/22)
Comments:	
Attachment(s):	PA Choice I LR Objection 1 Response 20220909.pdf

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Standard Policyholder Letter Template.pdf Standard No Quote Policyholder Letter Template.pdf Lifetime SPO Policyholder Letter Template.pdf

Conclusion:

If there are any questions you may contact us using the information provided.

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

State: Pennsylvania Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2022 Choice Rate Request (LR)
 Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

Amendment Letter

Submitted Date: 09/13/2022

Comments:

An update was necessary for the Percent Rate Change Request field.

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-133030452 Percent Rate Change Request: 119.2	PA Choice I LR Proposed Rate Schedule 20220715.pdf,	09/13/2022 By: Ronald Jackson
Previous Version						
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-133030452 Percent Rate Change Request: 115	PA Choice I LR Proposed Rate Schedule 20220715.pdf,	09/13/2022 By: Ronald Jackson
Previous Version						
1	Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-133030452 Percent Rate Change Request: 117.1	PA Choice I LR Proposed Rate Schedule 20220715.pdf,	07/20/2022 By: Ronald Jackson

No Supporting Documents Changed.

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

Post Submission Update Request Processed On 10/18/2022

Status: Allowed
Created By: Ronald Jackson
Processed By: Jim Lavery
Comments:

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	119.2	117.1

Company Rate Information:

Company Name: Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	119.200%	117.100%
Overall % Rate Impact	119.200%	117.100%
Written Premium Change for this Program	\$9955748	\$9779571
Minimum %Change (where required)	35.500%	3.900%

State: Pennsylvania **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2022 Choice Rate Request (LR)
Project Name/Number: 2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)

Post Submission Update Request Processed On 12/21/2022

Status: Allowed
Created By: Richard Cromwell
Processed By: Michael Hibbert
Comments:

Company Rate Information:

Company Name: Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	67.100%	119.200%
Overall % Rate Impact	67.100%	119.200%
Written Premium Change for this Program	\$5605418	\$9955748
Maximum %Change (where required)	94.900%	127.000%
Minimum %Change (where required)	0.000%	35.500%

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	02/09/2022
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GEFA-133030452

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	67.100%	67.100%	\$5,605,418	2,157	\$8,348,884	94.900%	0.000%

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7035 et al	Revised	Previous State Filing Number: GEFA-133030452 Percent Rate Change Request: 67.1	PA Choice I LR Rate Tables.pdf,

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
730 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	81.85	75.54	113.32	107.02	166.82	147.95	
25-29	91.27	78.70	122.76	113.32	176.28	163.67	
30-34	100.73	88.13	135.36	122.76	195.14	173.14	
35-39	107.02	94.44	144.80	132.20	207.77	185.70	
40-45	113.32	103.88	160.55	141.64	226.64	201.46	
46	113.32	107.02	163.67	144.80	229.80	204.61	
47	116.45	107.02	166.82	147.95	232.93	207.77	
48	116.45	107.02	169.97	151.10	236.08	214.04	
49	122.76	110.17	169.97	151.10	236.08	214.04	
50	122.76	113.32	176.28	160.55	245.52	220.33	
51	122.76	113.32	179.42	163.67	245.52	220.33	
52	125.92	116.45	182.58	169.97	251.83	229.80	
53	132.20	119.62	198.31	179.42	261.26	236.08	
54	138.48	122.76	207.77	188.86	273.84	245.52	
55	147.95	135.36	223.50	201.46	283.31	258.12	
56	151.10	138.48	232.93	210.89	292.74	264.40	
57	166.82	144.80	254.98	229.80	314.77	283.31	
58	176.28	154.24	267.55	248.66	336.80	302.20	
59	195.14	173.14	286.44	258.12	352.54	317.93	
60	207.77	192.01	311.62	280.15	377.72	343.09	
61	226.64	204.61	327.36	295.87	406.03	371.44	
62	251.83	226.64	352.54	317.93	431.22	390.31	
63	264.40	242.36	380.89	343.09	459.58	418.66	
64	283.31	258.12	412.36	371.44	484.73	440.69	
65	299.03	273.84	440.69	396.62	519.38	469.01	
66	324.22	299.03	475.32	431.22	547.70	497.35	
67	352.54	321.06	513.08	462.72	591.78	541.42	
68	390.31	355.70	560.29	503.64	645.29	585.48	
69	434.39	396.62	616.97	557.14	705.08	638.99	
70	487.90	443.83	670.48	610.64	768.04	692.50	
71	535.10	494.20	730.27	661.02	837.30	758.60	
72	598.08	544.56	802.67	730.27	912.84	821.57	
73	657.86	601.22	881.36	802.67	991.54	900.24	
74	723.98	657.86	972.64	881.36	1,079.66	982.08	
75	799.50	720.82	1,070.23	969.50	1,167.83	1,067.09	
76	875.06	793.22	1,167.83	1,060.78	1,271.66	1,161.50	
77	975.79	881.36	1,281.12	1,164.66	1,378.72	1,262.24	
78	1,073.38	972.64	1,391.28	1,262.24	1,485.73	1,359.82	
79	1,177.25	1,070.23	1,501.46	1,362.97	1,595.89	1,451.10	
80	1,293.71	1,180.39	1,614.79	1,469.98	1,709.22	1,551.83	
81	1,416.47	1,300.02	1,743.83	1,583.30	1,831.98	1,661.99	
82	1,558.13	1,432.22	1,888.63	1,718.66	1,973.62	1,784.75	
83	1,715.50	1,573.86	2,055.46	1,872.89	2,127.88	1,923.26	
84	1,894.92	1,737.53	2,253.77	2,052.31	2,310.42	2,093.24	
85	2,064.91	1,898.08	2,458.38	2,231.72	2,521.34	2,278.94	
86	2,253.77	2,068.06	2,678.71	2,433.19	2,744.81	2,483.56	
87	2,458.38	2,256.91	2,921.09	2,653.54	2,993.48	2,707.04	
88	2,678.71	2,461.52	3,185.48	2,889.62	3,264.18	2,949.41	
89	2,921.09	2,681.86	3,471.94	3,150.88	3,553.76	3,216.97	
90	3,185.48	2,924.22	3,780.42	3,437.30	3,874.87	3,503.44	
91	3,471.94	3,188.65	4,123.51	3,745.80	4,227.40	3,821.34	
92	3,780.42	3,475.08	4,494.95	4,085.76	4,605.13	4,167.59	
93	4,123.51	3,786.71	4,897.87	4,450.88	5,017.46	4,542.17	
94	4,494.95	4,126.67	5,338.56	4,850.65	5,467.60	4,948.22	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
1095 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	103.88	94.44	147.95	138.48	214.04	198.31	
25-29	110.17	103.88	163.67	147.95	229.80	214.04	
30-34	116.45	110.17	173.14	163.67	248.66	229.80	
35-39	125.92	116.45	192.01	173.14	270.71	248.66	
40-45	138.48	125.92	204.61	192.01	286.44	270.71	
46	151.10	132.20	207.77	195.14	292.74	273.84	
47	160.55	135.36	214.04	198.31	302.20	277.01	
48	160.55	135.36	214.04	198.31	305.34	280.15	
49	160.55	135.36	217.18	201.46	308.50	283.31	
50	163.67	138.48	223.50	207.77	311.62	286.44	
51	166.82	144.80	226.64	210.89	314.77	289.58	
52	173.14	144.80	236.08	220.33	324.22	302.20	
53	176.28	147.95	248.66	229.80	333.67	308.50	
54	182.58	154.24	264.40	245.52	346.25	317.93	
55	195.14	166.82	283.31	258.12	365.14	327.36	
56	204.61	176.28	295.87	273.84	377.72	346.25	
57	223.50	192.01	317.93	292.74	399.76	368.28	
58	236.08	201.46	343.09	314.77	424.94	380.89	
59	258.12	220.33	368.28	336.80	453.26	409.20	
60	280.15	236.08	390.31	355.70	484.73	437.53	
61	295.87	258.12	424.94	380.89	519.38	469.01	
62	321.06	273.84	456.41	412.36	547.70	497.35	
63	346.25	299.03	484.73	443.83	585.48	531.95	
64	371.44	317.93	522.53	475.32	616.97	560.29	
65	396.62	339.96	554.02	506.78	657.86	601.22	
66	428.10	365.14	601.22	550.86	695.66	635.83	
67	465.86	399.76	648.44	598.08	749.17	679.91	
68	516.23	440.69	714.53	651.59	815.26	746.00	
69	576.05	491.05	783.78	717.68	893.95	818.41	
70	638.99	550.86	862.48	790.08	982.08	897.11	
71	711.38	610.64	947.47	868.78	1,070.23	978.94	
72	793.22	679.91	1,041.91	950.60	1,170.95	1,073.38	
73	875.06	749.17	1,142.64	1,041.91	1,274.83	1,170.95	
74	969.50	831.00	1,249.64	1,142.64	1,391.28	1,277.99	
75	1,073.38	919.14	1,369.25	1,249.64	1,517.20	1,388.16	
76	1,180.39	1,007.27	1,492.01	1,362.97	1,636.80	1,504.61	
77	1,312.61	1,123.73	1,643.11	1,501.46	1,797.36	1,646.27	
78	1,447.94	1,233.91	1,784.75	1,636.80	1,939.01	1,778.47	
79	1,577.02	1,353.53	1,935.85	1,778.47	2,083.78	1,913.82	
80	1,721.81	1,479.43	2,099.53	1,926.41	2,241.17	2,055.46	
81	1,888.63	1,621.08	2,275.82	2,093.24	2,414.30	2,212.85	
82	2,071.21	1,781.63	2,474.11	2,275.82	2,606.32	2,385.98	
83	2,285.26	1,964.17	2,697.60	2,483.56	2,823.50	2,587.44	
84	2,530.75	2,175.10	2,958.86	2,725.93	3,089.02	2,814.06	
85	2,760.55	2,370.24	3,223.27	2,971.44	3,346.04	3,065.88	
86	3,006.08	2,584.30	3,512.87	3,238.99	3,648.22	3,342.88	
87	3,273.64	2,817.20	3,827.64	3,531.74	3,978.72	3,645.07	
88	3,569.52	3,069.02	4,173.89	3,849.68	4,337.57	3,975.58	
89	3,887.44	3,346.04	4,548.46	4,195.92	4,727.88	4,331.28	
90	4,236.85	3,648.22	4,957.66	4,576.78	5,152.81	4,718.44	
91	4,614.56	3,978.72	5,404.63	4,989.14	5,618.69	5,146.54	
92	5,033.21	4,337.57	5,892.54	5,436.12	6,125.48	5,609.24	
93	5,483.33	4,727.88	6,421.37	5,924.02	6,676.34	6,112.87	
94	5,977.52	5,152.81	7,000.54	6,459.12	7,277.53	6,663.73	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
1460 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	113.32	107.02	173.14	163.67	245.52	229.80	
25-29	122.76	113.32	185.70	173.14	264.40	248.66	
30-34	135.36	122.76	201.46	192.01	283.31	270.71	
35-39	144.80	132.20	217.18	204.61	308.50	286.44	
40-45	160.55	141.64	232.93	220.33	333.67	311.62	
46	160.55	141.64	236.08	226.64	336.80	314.77	
47	163.67	144.80	242.36	229.80	343.09	321.06	
48	166.82	147.95	245.52	232.93	346.25	330.53	
49	166.82	147.95	248.66	232.93	346.25	330.53	
50	169.97	154.24	254.98	239.23	352.54	336.80	
51	173.14	154.24	258.12	245.52	365.14	339.96	
52	179.42	163.67	273.84	254.98	368.28	343.09	
53	188.86	173.14	286.44	264.40	380.89	355.70	
54	198.31	179.42	295.87	277.01	399.76	371.44	
55	207.77	195.14	317.93	292.74	409.20	377.72	
56	220.33	201.46	339.96	314.77	431.22	396.62	
57	232.93	220.33	365.14	336.80	456.41	418.66	
58	254.98	232.93	384.02	355.70	481.60	437.53	
59	273.84	251.83	412.36	380.89	516.23	469.01	
60	289.58	264.40	453.26	412.36	550.86	503.64	
61	314.77	289.58	484.73	440.69	585.48	541.42	
62	343.09	314.77	519.38	481.60	632.69	576.05	
63	365.14	330.53	557.14	513.08	670.48	607.51	
64	387.17	355.70	591.78	550.86	705.08	645.29	
65	412.36	377.72	635.83	585.48	746.00	679.91	
66	446.98	409.20	676.78	629.54	793.22	723.98	
67	487.90	446.98	733.42	679.91	853.04	780.64	
68	544.56	497.35	812.11	749.17	934.87	849.88	
69	604.36	554.02	893.95	824.69	1,023.00	938.03	
70	670.48	616.97	994.69	912.84	1,126.88	1,029.30	
71	749.17	689.34	1,092.26	1,004.11	1,224.46	1,130.03	
72	834.14	764.90	1,205.58	1,101.70	1,340.94	1,240.20	
73	925.42	853.04	1,318.88	1,205.58	1,466.84	1,350.36	
74	1,023.00	944.33	1,435.38	1,315.75	1,599.05	1,473.13	
75	1,136.33	1,048.19	1,567.57	1,438.51	1,740.68	1,602.19	
76	1,259.09	1,158.36	1,712.35	1,570.70	1,894.92	1,734.41	
77	1,394.44	1,281.12	1,882.36	1,731.25	2,071.21	1,901.22	
78	1,532.94	1,410.19	2,052.31	1,888.63	2,238.04	2,055.46	
79	1,674.59	1,545.54	2,225.45	2,052.31	2,414.30	2,215.99	
80	1,825.69	1,677.74	2,417.46	2,228.59	2,603.16	2,389.12	
81	1,995.65	1,835.12	2,631.50	2,430.05	2,798.33	2,577.97	
82	2,190.83	2,017.70	2,864.44	2,647.24	3,028.10	2,788.90	
83	2,414.30	2,222.30	3,128.83	2,892.74	3,286.21	3,028.10	
84	2,681.86	2,467.81	3,427.87	3,172.91	3,578.95	3,295.67	
85	2,924.22	2,688.14	3,736.34	3,456.22	3,900.02	3,594.70	
86	3,188.65	2,933.69	4,073.14	3,770.99	4,249.43	3,918.91	
87	3,475.08	3,198.10	4,438.30	4,107.79	4,633.46	4,274.62	
88	3,786.71	3,487.68	4,838.04	4,482.36	5,052.11	4,655.47	
89	4,126.67	3,802.45	5,272.44	4,885.26	5,508.52	5,070.98	
90	4,498.08	4,142.42	5,747.75	5,322.82	6,002.71	5,530.55	
91	4,904.16	4,513.82	6,263.98	5,801.26	6,544.10	6,027.90	
92	5,347.99	4,919.90	6,824.28	6,320.64	7,132.75	6,569.29	
93	5,826.44	5,363.71	7,438.09	6,887.23	7,774.87	7,164.23	
94	6,352.12	5,845.32	8,111.68	7,507.32	8,476.82	7,806.37	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
2190 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	138.48	132.20	204.61	192.01	286.44	273.84	
25-29	147.95	141.64	220.33	204.61	311.62	292.74	
30-34	163.67	151.10	242.36	220.33	336.80	314.77	
35-39	173.14	166.82	261.26	242.36	365.14	339.96	
40-45	192.01	176.28	280.15	261.26	390.31	368.28	
46	195.14	179.42	286.44	264.40	399.76	374.57	
47	198.31	185.70	292.74	270.71	406.03	377.72	
48	201.46	185.70	299.03	277.01	412.36	387.17	
49	204.61	192.01	305.34	280.15	415.50	387.17	
50	207.77	192.01	311.62	286.44	421.79	396.62	
51	210.89	195.14	317.93	295.87	431.22	402.91	
52	217.18	201.46	327.36	305.34	446.98	418.66	
53	226.64	207.77	346.25	321.06	459.58	428.10	
54	236.08	223.50	365.14	343.09	478.45	446.98	
55	254.98	236.08	390.31	368.28	497.35	465.86	
56	267.55	251.83	412.36	384.02	522.53	487.90	
57	286.44	264.40	440.69	412.36	554.02	516.23	
58	308.50	286.44	475.32	440.69	585.48	547.70	
59	327.36	308.50	513.08	481.60	626.40	579.17	
60	352.54	324.22	547.70	513.08	667.31	620.11	
61	380.89	349.40	585.48	547.70	714.53	661.02	
62	409.20	377.72	629.54	585.48	758.60	708.24	
63	437.53	406.03	664.18	626.40	812.11	755.45	
64	472.16	437.53	705.08	657.86	865.63	805.82	
65	503.64	469.01	746.00	695.66	919.14	853.04	
66	547.70	506.78	793.22	742.87	982.08	912.84	
67	598.08	550.86	862.48	805.82	1,054.49	982.08	
68	667.31	616.97	960.06	893.95	1,152.07	1,073.38	
69	736.56	686.21	1,070.23	994.69	1,255.94	1,164.66	
70	818.41	761.75	1,196.14	1,114.28	1,372.40	1,274.83	
71	909.70	846.73	1,331.50	1,237.06	1,492.01	1,381.85	
72	1,016.72	944.33	1,469.98	1,369.25	1,627.37	1,507.75	
73	1,126.88	1,038.76	1,608.49	1,492.01	1,769.02	1,643.11	
74	1,246.51	1,155.22	1,759.56	1,627.37	1,932.70	1,794.19	
75	1,375.55	1,268.52	1,920.11	1,784.75	2,102.69	1,954.75	
76	1,514.08	1,397.58	2,090.09	1,939.01	2,278.94	2,121.56	
77	1,674.59	1,551.83	2,288.39	2,127.88	2,489.86	2,319.86	
78	1,828.85	1,693.49	2,493.00	2,319.86	2,685.01	2,508.74	
79	1,986.22	1,844.57	2,697.60	2,515.03	2,889.62	2,694.47	
80	2,149.91	1,995.65	2,921.09	2,725.93	3,106.80	2,892.74	
81	2,338.76	2,175.10	3,163.46	2,955.72	3,333.43	3,113.09	
82	2,559.11	2,379.68	3,440.46	3,220.13	3,597.85	3,361.76	
83	2,810.93	2,615.77	3,755.23	3,512.87	3,893.74	3,635.63	
84	3,113.09	2,892.74	4,120.36	3,852.80	4,233.68	3,956.69	
85	3,393.24	3,157.18	4,488.67	4,199.05	4,611.43	4,312.38	
86	3,698.58	3,440.46	4,894.72	4,579.94	5,026.92	4,702.69	
87	4,032.24	3,752.08	5,335.39	4,992.29	5,480.20	5,127.62	
88	4,394.23	4,088.89	5,813.86	5,442.41	5,971.24	5,587.21	
89	4,790.83	4,454.04	6,339.52	5,933.46	6,509.50	6,090.84	
90	5,222.08	4,856.95	6,912.42	6,462.28	7,094.95	6,635.40	
91	5,691.10	5,294.47	7,532.51	7,044.62	7,733.96	7,233.48	
92	6,204.18	5,772.91	8,212.40	7,677.30	8,429.60	7,888.20	
93	6,761.32	6,295.45	8,948.98	8,369.80	9,188.20	8,599.58	
94	7,371.96	6,858.88	9,754.79	9,125.26	10,012.92	9,377.06	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
Unlimited							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	222.04	204.96	333.06	298.92	452.62	422.74	
25-29	234.85	226.31	358.68	328.78	491.04	456.89	
30-34	260.47	239.12	384.31	354.43	525.22	495.31	
35-39	277.55	264.73	418.46	380.02	567.92	529.49	
40-45	298.92	281.82	452.62	414.19	614.88	572.17	
46	311.71	290.38	461.17	418.46	623.40	584.99	
47	315.98	294.62	465.43	422.74	640.50	597.80	
48	315.98	298.92	473.98	431.26	649.03	606.32	
49	320.26	307.43	482.53	435.53	653.30	610.61	
50	333.06	307.43	495.31	452.62	666.12	623.40	
51	337.33	320.26	508.12	465.43	678.94	631.96	
52	354.43	333.06	529.49	482.53	700.27	657.59	
53	362.94	341.59	555.10	512.41	730.15	683.18	
54	384.31	358.68	589.26	546.55	755.77	708.82	
55	401.39	380.02	627.68	584.99	794.21	742.98	
56	431.26	401.39	670.38	627.68	841.18	785.66	
57	465.43	431.26	713.06	670.38	892.43	828.37	
58	482.53	456.89	764.33	725.90	943.66	883.87	
59	529.49	495.31	819.82	777.11	999.19	935.12	
60	559.37	516.66	871.08	828.37	1,058.95	990.64	
61	606.32	559.37	939.40	896.68	1,131.55	1,058.95	
62	653.30	606.32	999.19	947.93	1,208.40	1,131.55	
63	704.57	657.59	1,054.68	999.19	1,293.82	1,216.93	
64	751.51	700.27	1,105.92	1,050.40	1,379.21	1,302.34	
65	815.56	755.77	1,165.70	1,097.36	1,473.13	1,396.28	
66	879.62	824.11	1,234.02	1,157.16	1,584.14	1,498.75	
67	960.74	905.21	1,345.04	1,259.64	1,707.98	1,614.04	
68	1,067.48	999.19	1,494.48	1,409.09	1,853.16	1,746.42	
69	1,182.79	1,110.18	1,682.36	1,579.90	2,019.70	1,895.86	
70	1,323.67	1,234.02	1,900.14	1,784.86	2,199.04	2,049.58	
71	1,456.04	1,362.11	2,117.89	1,989.79	2,378.35	2,211.84	
72	1,614.04	1,511.57	2,344.22	2,199.04	2,596.15	2,412.53	
73	1,793.39	1,673.81	2,579.05	2,416.80	2,818.16	2,621.75	
74	1,977.00	1,840.34	2,822.45	2,643.10	3,085.83	2,860.87	
75	2,190.50	2,023.98	3,078.64	2,873.68	3,334.84	3,129.90	
76	2,404.00	2,233.20	3,351.90	3,134.16	3,620.94	3,407.42	
77	2,651.63	2,459.47	3,667.91	3,428.78	3,945.46	3,719.11	
78	2,877.97	2,677.26	3,979.58	3,723.41	4,248.62	4,009.49	
79	3,108.53	2,903.57	4,299.84	4,030.84	4,564.58	4,304.14	
80	3,360.44	3,142.70	4,641.42	4,363.90	4,884.83	4,607.29	
81	3,642.28	3,411.71	5,012.94	4,726.85	5,247.78	4,944.61	
82	3,966.79	3,719.11	5,448.46	5,141.04	5,653.43	5,328.91	
83	4,351.09	4,086.35	5,948.05	5,610.73	6,106.04	5,760.19	
84	4,803.70	4,504.81	6,524.50	6,153.00	6,635.52	6,259.75	
85	5,243.52	4,910.46	7,113.74	6,708.10	7,233.31	6,827.68	
86	5,713.21	5,350.25	7,754.24	7,310.15	7,882.34	7,438.25	
87	6,229.87	5,828.48	8,454.52	7,967.74	8,591.16	8,108.65	
88	6,789.24	6,357.97	9,218.86	8,689.34	9,368.28	8,838.82	
89	7,404.12	6,925.88	10,047.22	9,466.49	10,213.72	9,637.28	
90	8,070.22	7,553.54	10,948.18	10,320.47	11,136.07	10,499.83	
91	8,796.11	8,232.48	11,930.26	11,247.06	12,130.93	11,443.49	
92	9,590.32	8,975.44	13,006.28	12,259.03	13,224.05	12,472.54	
93	10,452.86	9,786.72	14,176.27	13,364.95	14,419.64	13,599.80	
94	11,392.26	10,666.36	15,452.98	14,569.08	15,713.45	14,821.03	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
1095 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	69.25	62.94	100.73	94.44	144.80	132.20	
25-29	75.54	69.25	110.17	100.73	154.24	144.80	
30-34	78.70	75.54	116.45	110.17	166.82	154.24	
35-39	84.98	78.70	129.07	116.45	182.58	166.82	
40-45	94.44	84.98	138.48	129.07	192.01	182.58	
46	100.73	88.13	141.64	129.07	198.31	185.70	
47	103.88	91.27	144.80	132.20	204.61	185.70	
48	103.88	91.27	144.80	135.36	204.61	188.86	
49	107.02	91.27	147.95	135.36	207.77	192.01	
50	110.17	94.44	151.10	141.64	210.89	192.01	
51	110.17	97.58	154.24	141.64	214.04	195.14	
52	113.32	97.58	160.55	147.95	220.33	204.61	
53	119.62	100.73	166.82	154.24	226.64	207.77	
54	122.76	103.88	179.42	166.82	232.93	214.04	
55	132.20	113.32	192.01	173.14	245.52	220.33	
56	135.36	119.62	198.31	185.70	254.98	232.93	
57	151.10	129.07	214.04	198.31	270.71	248.66	
58	160.55	135.36	232.93	214.04	286.44	258.12	
59	173.14	147.95	248.66	226.64	305.34	277.01	
60	188.86	160.55	264.40	239.23	327.36	295.87	
61	198.31	173.14	286.44	258.12	349.40	317.93	
62	217.18	185.70	308.50	277.01	368.28	336.80	
63	232.93	201.46	327.36	299.03	396.62	358.84	
64	251.83	214.04	352.54	321.06	415.50	377.72	
65	267.55	229.80	374.57	343.09	443.83	406.03	
66	289.58	245.52	406.03	371.44	469.01	428.10	
67	314.77	270.71	437.53	402.91	506.78	459.58	
68	349.40	299.03	481.60	440.69	550.86	503.64	
69	390.31	330.53	528.83	484.73	604.36	554.02	
70	431.22	371.44	582.32	531.95	664.18	604.36	
71	481.60	412.36	638.99	585.48	723.98	661.02	
72	535.10	459.58	701.95	642.12	790.08	723.98	
73	591.78	506.78	771.19	701.95	859.33	790.08	
74	654.72	560.29	843.60	771.19	938.03	862.48	
75	723.98	620.11	925.42	843.60	1,023.00	938.03	
76	796.38	679.91	1,007.27	919.14	1,104.85	1,016.72	
77	884.52	758.60	1,108.00	1,013.57	1,211.88	1,111.15	
78	978.94	834.14	1,205.58	1,104.85	1,309.46	1,199.29	
79	1,063.94	912.84	1,306.31	1,199.29	1,407.04	1,290.58	
80	1,161.50	997.82	1,416.47	1,300.02	1,514.08	1,388.16	
81	1,274.83	1,095.42	1,536.11	1,413.34	1,630.52	1,495.16	
82	1,397.58	1,202.42	1,671.46	1,536.11	1,759.56	1,611.62	
83	1,542.38	1,325.21	1,819.38	1,677.74	1,904.39	1,747.00	
84	1,709.22	1,466.84	1,998.80	1,841.41	2,071.21	1,898.08	
85	1,863.44	1,599.05	2,175.10	2,005.08	2,260.07	2,068.06	
86	2,030.27	1,743.83	2,370.24	2,187.66	2,461.52	2,256.91	
87	2,209.69	1,901.22	2,584.30	2,382.83	2,685.01	2,461.52	
88	2,408.02	2,071.21	2,817.20	2,600.02	2,927.39	2,685.01	
89	2,625.19	2,260.07	3,069.02	2,832.96	3,191.78	2,924.22	
90	2,861.28	2,461.52	3,346.04	3,087.94	3,478.25	3,185.48	
91	3,116.24	2,685.01	3,648.22	3,368.06	3,793.02	3,475.08	
92	3,396.38	2,927.39	3,978.72	3,670.26	4,136.11	3,786.71	
93	3,701.74	3,191.78	4,334.41	3,997.60	4,507.55	4,126.67	
94	4,035.38	3,478.25	4,724.74	4,359.60	4,913.59	4,498.08	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
1460 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	75.54	69.25	103.88	97.58	154.24	135.36	
25-29	84.98	72.41	113.32	103.88	163.67	151.10	
30-34	94.44	81.85	125.92	113.32	179.42	160.55	
35-39	97.58	88.13	132.20	122.76	192.01	169.97	
40-45	103.88	94.44	147.95	132.20	207.77	185.70	
46	103.88	97.58	151.10	132.20	210.89	188.86	
47	107.02	97.58	154.24	135.36	214.04	192.01	
48	107.02	97.58	157.39	138.48	217.18	198.31	
49	113.32	100.73	157.39	138.48	217.18	198.31	
50	113.32	103.88	163.67	147.95	226.64	204.61	
51	113.32	103.88	166.82	151.10	226.64	204.61	
52	116.45	107.02	169.97	157.39	232.93	210.89	
53	122.76	110.17	182.58	166.82	242.36	217.18	
54	129.07	113.32	192.01	173.14	251.83	226.64	
55	135.36	125.92	204.61	185.70	261.26	239.23	
56	138.48	129.07	214.04	195.14	270.71	242.36	
57	154.24	132.20	236.08	210.89	289.58	261.26	
58	163.67	141.64	245.52	229.80	311.62	280.15	
59	179.42	160.55	264.40	239.23	324.22	292.74	
60	192.01	176.28	286.44	258.12	349.40	317.93	
61	207.77	188.86	302.20	273.84	374.57	343.09	
62	232.93	207.77	324.22	292.74	396.62	358.84	
63	242.36	223.50	352.54	317.93	424.94	387.17	
64	261.26	239.23	380.89	343.09	446.98	406.03	
65	277.01	251.83	406.03	365.14	478.45	431.22	
66	299.03	277.01	437.53	396.62	506.78	459.58	
67	324.22	295.87	472.16	428.10	544.56	500.48	
68	358.84	327.36	516.23	465.86	594.92	541.42	
69	399.76	365.14	569.75	513.08	651.59	588.61	
70	450.13	409.20	616.97	563.42	708.24	638.99	
71	494.20	456.41	673.62	610.64	771.19	698.81	
72	550.86	503.64	739.72	673.62	843.60	758.60	
73	607.51	554.02	812.11	739.72	916.00	831.00	
74	667.31	607.51	897.11	812.11	994.69	906.55	
75	736.56	664.18	988.39	893.95	1,076.52	985.25	
76	805.82	730.27	1,076.52	978.94	1,174.10	1,070.23	
77	900.24	812.11	1,180.39	1,073.38	1,271.66	1,164.66	
78	991.54	897.11	1,284.28	1,164.66	1,369.25	1,255.94	
79	1,085.96	988.39	1,385.00	1,255.94	1,473.13	1,337.78	
80	1,192.97	1,089.13	1,488.89	1,356.68	1,577.02	1,432.22	
81	1,306.31	1,199.29	1,608.49	1,460.54	1,690.32	1,532.94	
82	1,438.51	1,322.04	1,743.83	1,586.44	1,819.38	1,646.27	
83	1,583.30	1,451.10	1,894.92	1,728.10	1,964.17	1,775.32	
84	1,747.00	1,602.19	2,080.64	1,891.79	2,131.00	1,929.58	
85	1,904.39	1,750.15	2,266.36	2,058.60	2,326.16	2,102.69	
86	2,080.64	1,907.54	2,470.97	2,244.34	2,530.75	2,291.54	
87	2,266.36	2,080.64	2,694.47	2,448.92	2,760.55	2,496.16	
88	2,470.97	2,269.52	2,939.96	2,666.14	3,012.38	2,719.63	
89	2,694.47	2,474.11	3,204.38	2,905.36	3,279.94	2,968.30	
90	2,939.96	2,697.60	3,487.68	3,169.75	3,575.82	3,232.72	
91	3,204.38	2,939.96	3,802.45	3,456.22	3,900.02	3,525.46	
92	3,487.68	3,204.38	4,145.54	3,767.83	4,249.43	3,843.38	
93	3,802.45	3,493.97	4,516.98	4,104.62	4,627.15	4,189.63	
94	4,145.54	3,805.58	4,926.19	4,476.07	5,042.65	4,564.20	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
2190 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	88.13	81.85	129.07	119.62	185.70	173.14	
25-29	94.44	88.13	141.64	129.07	201.46	185.70	
30-34	100.73	94.44	151.10	141.64	217.18	201.46	
35-39	110.17	100.73	166.82	151.10	236.08	217.18	
40-45	119.62	110.17	179.42	166.82	248.66	236.08	
46	125.92	110.17	179.42	169.97	254.98	239.23	
47	129.07	116.45	185.70	173.14	264.40	242.36	
48	129.07	116.45	185.70	173.14	264.40	242.36	
49	129.07	116.45	188.86	176.28	267.55	245.52	
50	132.20	119.62	195.14	179.42	270.71	248.66	
51	135.36	119.62	198.31	182.58	273.84	251.83	
52	141.64	125.92	204.61	192.01	283.31	264.40	
53	147.95	129.07	217.18	201.46	289.58	267.55	
54	157.39	135.36	229.80	214.04	302.20	277.01	
55	160.55	144.80	245.52	223.50	317.93	283.31	
56	169.97	154.24	258.12	239.23	327.36	302.20	
57	179.42	166.82	277.01	254.98	346.25	321.06	
58	204.61	176.28	299.03	273.84	368.28	330.53	
59	210.89	192.01	321.06	292.74	393.47	355.70	
60	223.50	204.61	339.96	308.50	421.79	380.89	
61	245.52	223.50	368.28	330.53	453.26	409.20	
62	267.55	239.23	396.62	358.84	475.32	431.22	
63	283.31	261.26	421.79	387.17	509.92	462.72	
64	302.20	277.01	453.26	412.36	538.27	487.90	
65	321.06	295.87	481.60	440.69	572.89	522.53	
66	346.25	317.93	522.53	478.45	604.36	554.02	
67	380.89	346.25	563.42	519.38	651.59	591.78	
68	421.79	384.02	620.11	566.59	708.24	648.44	
69	469.01	428.10	683.05	623.26	777.48	711.38	
70	519.38	478.45	749.17	686.21	853.04	780.64	
71	582.32	531.95	824.69	755.45	931.74	853.04	
72	648.44	591.78	906.55	827.86	1,019.87	934.87	
73	717.68	651.59	994.69	906.55	1,108.00	1,019.87	
74	796.38	723.98	1,085.96	994.69	1,211.88	1,111.15	
75	881.36	799.50	1,189.85	1,085.96	1,318.88	1,208.72	
76	978.94	875.06	1,296.85	1,186.69	1,422.77	1,309.46	
77	1,082.81	978.94	1,429.06	1,306.31	1,564.42	1,432.22	
78	1,189.85	1,073.38	1,551.83	1,422.77	1,687.18	1,548.67	
79	1,300.02	1,177.25	1,684.03	1,548.67	1,813.09	1,665.13	
80	1,416.47	1,287.42	1,825.69	1,674.59	1,948.44	1,787.90	
81	1,548.67	1,410.19	1,979.90	1,822.52	2,099.53	1,926.41	
82	1,702.93	1,548.67	2,153.03	1,979.90	2,266.36	2,074.34	
83	1,876.06	1,709.22	2,348.22	2,159.34	2,455.22	2,250.64	
84	2,083.78	1,891.79	2,574.84	2,370.24	2,669.28	2,448.92	
85	2,269.52	2,061.77	2,804.63	2,584.30	2,911.66	2,666.14	
86	2,477.24	2,247.48	3,056.46	2,817.20	3,172.91	2,908.50	
87	2,700.74	2,452.06	3,330.30	3,072.18	3,462.49	3,169.75	
88	2,939.96	2,669.28	3,632.46	3,349.18	3,774.12	3,459.34	
89	3,204.38	2,911.66	3,956.69	3,651.36	4,114.08	3,767.83	
90	3,493.97	3,172.91	4,312.38	3,981.88	4,482.36	4,104.62	
91	3,808.74	3,462.49	4,702.69	4,340.69	4,888.42	4,476.07	
92	4,154.99	3,774.12	5,127.62	4,727.88	5,329.09	4,878.98	
93	4,523.27	4,114.08	5,587.21	5,152.81	5,807.54	5,319.66	
94	4,935.62	4,482.36	6,090.84	5,618.69	6,330.08	5,798.10	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
2920 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	91.27	88.13	141.64	135.36	201.46	188.86	
25-29	100.73	91.27	151.10	141.64	217.18	204.61	
30-34	110.17	100.73	163.67	157.39	232.93	220.33	
35-39	119.62	107.02	176.28	166.82	251.83	232.93	
40-45	132.20	116.45	188.86	179.42	273.84	254.98	
46	132.20	116.45	192.01	185.70	273.84	258.12	
47	135.36	119.62	198.31	188.86	280.15	261.26	
48	135.36	119.62	201.46	188.86	283.31	270.71	
49	135.36	119.62	204.61	188.86	283.31	270.71	
50	138.48	125.92	207.77	195.14	289.58	273.84	
51	141.64	125.92	210.89	201.46	299.03	277.01	
52	147.95	135.36	223.50	207.77	302.20	280.15	
53	154.24	141.64	232.93	217.18	311.62	289.58	
54	163.67	147.95	242.36	226.64	327.36	302.20	
55	169.97	160.55	261.26	239.23	333.67	308.50	
56	179.42	163.67	277.01	258.12	352.54	324.22	
57	188.86	179.42	299.03	273.84	374.57	343.09	
58	207.77	188.86	314.77	289.58	393.47	358.84	
59	223.50	204.61	336.80	311.62	421.79	384.02	
60	236.08	217.18	371.44	336.80	450.13	412.36	
61	258.12	236.08	396.62	358.84	478.45	443.83	
62	280.15	258.12	424.94	393.47	516.23	472.16	
63	299.03	270.71	456.41	418.66	547.70	497.35	
64	317.93	289.58	484.73	450.13	576.05	528.83	
65	336.80	308.50	519.38	478.45	610.64	557.14	
66	365.14	333.67	554.02	516.23	648.44	591.78	
67	399.76	365.14	598.08	557.14	698.81	638.99	
68	443.83	406.03	664.18	613.80	764.90	695.66	
69	494.20	453.26	730.27	673.62	837.30	768.04	
70	547.70	503.64	812.11	746.00	922.30	840.44	
71	613.80	563.42	893.95	821.57	1,000.97	922.30	
72	683.05	626.40	985.25	900.24	1,095.42	1,013.57	
73	755.45	698.81	1,079.66	985.25	1,199.29	1,104.85	
74	837.30	771.19	1,174.10	1,076.52	1,306.31	1,205.58	
75	928.57	856.18	1,281.12	1,177.25	1,422.77	1,309.46	
76	1,029.30	947.47	1,400.74	1,284.28	1,548.67	1,416.47	
77	1,139.47	1,048.19	1,539.23	1,416.47	1,693.49	1,554.97	
78	1,252.80	1,152.07	1,677.74	1,545.54	1,828.85	1,680.89	
79	1,369.25	1,262.24	1,819.38	1,677.74	1,973.62	1,813.09	
80	1,492.01	1,372.40	1,976.77	1,822.52	2,127.88	1,951.58	
81	1,630.52	1,501.46	2,149.91	1,986.22	2,288.39	2,108.96	
82	1,791.05	1,649.40	2,341.90	2,165.64	2,474.11	2,278.94	
83	1,973.62	1,816.22	2,559.11	2,363.95	2,685.01	2,474.11	
84	2,193.97	2,017.70	2,801.47	2,593.73	2,924.22	2,694.47	
85	2,389.12	2,197.13	3,053.29	2,826.66	3,188.65	2,939.96	
86	2,606.32	2,398.55	3,330.30	3,081.61	3,475.08	3,204.38	
87	2,842.39	2,615.77	3,629.32	3,358.61	3,786.71	3,493.97	
88	3,094.21	2,851.85	3,953.54	3,663.95	4,129.80	3,805.58	
89	3,374.36	3,109.97	4,309.22	3,994.46	4,504.40	4,145.54	
90	3,676.55	3,386.95	4,699.56	4,350.16	4,907.29	4,520.14	
91	4,010.20	3,689.14	5,121.35	4,743.62	5,351.12	4,929.35	
92	4,372.19	4,022.78	5,577.77	5,168.57	5,829.58	5,370.04	
93	4,762.51	4,384.79	6,081.41	5,631.28	6,355.25	5,857.92	
94	5,193.74	4,778.26	6,632.26	6,138.06	6,931.28	6,380.44	

Current Rate Schedule

Genworth Life Insurance Company
Current-Year Premiums
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
4380 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	113.32	107.02	166.82	154.24	232.93	220.33	
25-29	119.62	113.32	179.42	166.82	251.83	236.08	
30-34	132.20	122.76	195.14	179.42	273.84	254.98	
35-39	141.64	135.36	210.89	195.14	295.87	273.84	
40-45	154.24	141.64	226.64	210.89	314.77	299.03	
46	157.39	144.80	232.93	214.04	324.22	302.20	
47	160.55	151.10	236.08	220.33	327.36	305.34	
48	163.67	151.10	242.36	223.50	333.67	314.77	
49	166.82	154.24	248.66	226.64	336.80	314.77	
50	166.82	154.24	251.83	232.93	343.09	321.06	
51	169.97	157.39	258.12	239.23	349.40	327.36	
52	176.28	163.67	264.40	248.66	361.99	339.96	
53	182.58	166.82	280.15	261.26	371.44	346.25	
54	192.01	182.58	295.87	277.01	387.17	361.99	
55	207.77	192.01	314.77	299.03	402.91	377.72	
56	217.18	204.61	333.67	311.62	421.79	396.62	
57	232.93	214.04	355.70	333.67	450.13	418.66	
58	248.66	232.93	384.02	355.70	475.32	443.83	
59	264.40	248.66	415.50	390.31	506.78	469.01	
60	286.44	261.26	443.83	415.50	541.42	503.64	
61	308.50	283.31	475.32	443.83	579.17	535.10	
62	330.53	305.34	509.92	475.32	613.80	572.89	
63	355.70	327.36	538.27	506.78	657.86	610.64	
64	384.02	355.70	569.75	531.95	701.95	651.59	
65	409.20	380.89	604.36	563.42	746.00	692.50	
66	443.83	409.20	642.12	601.22	796.38	739.72	
67	484.73	446.98	698.81	651.59	853.04	796.38	
68	541.42	500.48	777.48	723.98	931.74	868.78	
69	598.08	557.14	865.63	805.82	1,016.72	944.33	
70	664.18	616.97	969.50	903.38	1,111.15	1,032.46	
71	736.56	686.21	1,079.66	1,000.97	1,208.72	1,120.61	
72	824.69	764.90	1,189.85	1,108.00	1,318.88	1,221.32	
73	912.84	840.44	1,303.15	1,208.72	1,432.22	1,331.50	
74	1,010.44	934.87	1,425.91	1,318.88	1,564.42	1,454.24	
75	1,114.28	1,026.16	1,554.97	1,444.80	1,702.93	1,583.30	
76	1,227.61	1,133.18	1,693.49	1,570.70	1,844.57	1,718.66	
77	1,356.68	1,255.94	1,854.01	1,724.96	2,017.70	1,879.20	
78	1,482.60	1,372.40	2,020.84	1,879.20	2,175.10	2,033.44	
79	1,608.49	1,495.16	2,184.50	2,036.58	2,341.90	2,181.37	
80	1,740.68	1,617.92	2,367.08	2,206.56	2,515.03	2,341.90	
81	1,894.92	1,762.72	2,562.25	2,395.43	2,700.74	2,521.34	
82	2,074.34	1,926.41	2,785.74	2,609.45	2,914.80	2,722.78	
83	2,275.82	2,118.43	3,040.70	2,845.52	3,154.02	2,946.26	
84	2,521.34	2,341.90	3,336.58	3,119.40	3,427.87	3,204.38	
85	2,747.96	2,555.94	3,635.63	3,402.71	3,736.34	3,493.97	
86	2,996.63	2,785.74	3,966.13	3,711.16	4,073.14	3,808.74	
87	3,267.35	3,040.70	4,321.82	4,044.83	4,438.30	4,151.83	
88	3,560.09	3,311.40	4,709.02	4,406.82	4,838.04	4,526.44	
89	3,881.15	3,607.30	5,133.95	4,806.58	5,272.44	4,932.48	
90	4,230.53	3,934.66	5,599.79	5,234.68	5,747.75	5,373.17	
91	4,608.28	4,287.19	6,100.30	5,706.84	6,263.98	5,857.92	
92	5,026.92	4,677.53	6,651.16	6,219.91	6,827.40	6,389.88	
93	5,477.04	5,099.32	7,249.20	6,780.18	7,441.21	6,965.93	
94	5,971.24	5,555.74	7,900.79	7,390.87	8,111.68	7,595.47	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Current-Year Premiums
Premiums in Year 1 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
730 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	81.85	75.54	147.32	139.13	216.87	192.34	
25-29	91.27	78.70	159.59	147.32	229.16	212.77	
30-34	100.73	88.13	175.97	159.59	253.68	225.08	
35-39	107.02	94.44	188.24	171.86	270.10	241.41	
40-45	113.32	103.88	208.72	184.13	294.63	261.90	
46	113.32	107.02	212.77	188.24	298.74	265.99	
47	116.45	107.02	216.87	192.34	302.81	270.10	
48	116.45	107.02	220.96	196.43	306.90	278.25	
49	122.76	110.17	220.96	196.43	306.90	278.25	
50	122.76	113.32	229.16	208.72	319.18	286.43	
51	122.76	113.32	233.25	212.77	319.18	286.43	
52	125.92	116.45	237.35	220.96	327.38	298.74	
53	132.20	119.62	257.80	233.25	339.64	306.90	
54	138.48	122.76	270.10	245.52	355.99	319.18	
55	147.95	135.36	290.55	261.90	368.30	335.56	
56	151.10	138.48	302.81	274.16	380.56	343.72	
57	166.82	144.80	331.47	298.74	409.20	368.30	
58	176.28	154.24	347.82	323.26	437.84	392.86	
59	195.14	173.14	372.37	335.56	458.30	413.31	
60	207.77	192.01	405.11	364.20	491.04	446.02	
61	226.64	204.61	425.57	384.63	527.84	482.87	
62	251.83	226.64	458.30	413.31	560.59	507.40	
63	264.40	242.36	495.16	446.02	597.45	544.26	
64	283.31	258.12	536.07	482.87	630.15	572.90	
65	299.03	273.84	572.90	515.61	675.19	609.71	
66	324.22	299.03	617.92	560.59	712.01	646.56	
67	352.54	321.06	667.00	601.54	769.31	703.85	
68	390.31	355.70	728.38	654.73	838.88	761.12	
69	434.39	396.62	802.06	724.28	916.60	830.69	
70	487.90	443.83	871.62	793.83	998.45	900.25	
71	535.10	494.20	949.35	859.33	1,088.49	986.18	
72	598.08	544.56	1,043.47	949.35	1,186.69	1,068.04	
73	657.86	601.22	1,145.77	1,043.47	1,289.00	1,170.31	
74	723.98	657.86	1,264.43	1,145.77	1,403.56	1,276.70	
75	799.50	720.82	1,391.30	1,260.35	1,518.18	1,387.22	
76	875.06	793.22	1,518.18	1,379.01	1,653.16	1,509.95	
77	975.79	881.36	1,665.46	1,514.06	1,792.34	1,640.91	
78	1,073.38	972.64	1,808.66	1,640.91	1,931.45	1,767.77	
79	1,177.25	1,070.23	1,951.90	1,771.86	2,074.66	1,886.43	
80	1,293.71	1,180.39	2,099.23	1,910.97	2,221.99	2,017.38	
81	1,416.47	1,300.02	2,266.98	2,058.29	2,381.57	2,160.59	
82	1,558.13	1,432.22	2,455.22	2,234.26	2,565.71	2,320.18	
83	1,715.50	1,573.86	2,672.10	2,434.76	2,766.24	2,500.24	
84	1,894.92	1,737.53	2,929.90	2,668.00	3,003.55	2,721.21	
85	2,064.91	1,898.08	3,195.89	2,901.24	3,277.74	2,962.62	
86	2,253.77	2,068.06	3,482.32	3,163.15	3,568.25	3,228.63	
87	2,458.38	2,256.91	3,797.42	3,449.60	3,891.52	3,519.15	
88	2,678.71	2,461.52	4,141.12	3,756.51	4,243.43	3,834.23	
89	2,921.09	2,681.86	4,513.52	4,096.14	4,619.89	4,182.06	
90	3,185.48	2,924.22	4,914.55	4,468.49	5,037.33	4,554.47	
91	3,471.94	3,188.85	5,360.56	4,869.54	5,495.62	4,967.74	
92	3,780.42	3,475.08	5,843.44	5,311.49	5,986.67	5,417.87	
93	4,123.51	3,786.71	6,367.23	5,786.14	6,522.70	5,904.82	
94	4,494.95	4,126.67	6,940.13	6,305.85	7,107.88	6,432.69	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Current-Year Premiums
Premiums in Year 1 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
1095 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	103.88	94.44	192.34	180.02	278.25	257.80	
25-29	110.17	103.88	212.77	192.34	298.74	278.25	
30-34	116.45	110.17	225.08	212.77	323.26	298.74	
35-39	125.92	116.45	249.61	225.08	351.92	323.26	
40-45	138.48	125.92	265.99	249.61	372.37	351.92	
46	151.10	132.20	270.10	253.68	380.56	355.99	
47	160.55	135.36	278.25	257.80	392.86	360.11	
48	160.55	135.36	278.25	257.80	396.94	364.20	
49	160.55	135.36	282.33	261.90	401.05	368.30	
50	163.67	138.48	290.55	270.10	405.11	372.37	
51	166.82	144.80	294.63	274.16	409.20	376.45	
52	173.14	144.80	306.90	286.43	421.49	392.86	
53	176.28	147.95	323.26	298.74	433.77	401.05	
54	182.58	154.24	343.72	319.18	450.13	413.31	
55	195.14	166.82	368.30	335.56	474.68	425.57	
56	204.61	176.28	384.63	355.99	491.04	450.13	
57	223.50	192.01	413.31	380.56	519.69	478.76	
58	236.08	201.46	446.02	409.20	552.42	495.16	
59	258.12	220.33	478.76	437.84	589.24	531.96	
60	280.15	236.08	507.40	462.41	630.15	568.79	
61	295.87	258.12	552.42	495.16	675.19	609.71	
62	321.06	273.84	593.33	536.07	712.01	646.56	
63	346.25	299.03	630.15	576.98	761.12	691.54	
64	371.44	317.93	679.29	617.92	802.06	728.38	
65	396.62	339.96	720.23	658.81	855.22	781.59	
66	428.10	365.14	781.59	716.12	904.36	826.58	
67	465.86	399.76	842.97	777.50	973.92	883.88	
68	516.23	440.69	928.89	847.07	1,059.84	969.80	
69	576.05	491.05	1,018.91	932.98	1,162.14	1,063.93	
70	638.99	550.86	1,121.22	1,027.10	1,276.70	1,166.24	
71	711.38	610.64	1,231.71	1,129.41	1,391.30	1,272.62	
72	793.22	679.91	1,354.48	1,235.78	1,522.24	1,395.39	
73	875.06	749.17	1,485.43	1,354.48	1,657.28	1,522.24	
74	969.50	831.00	1,624.53	1,485.43	1,808.66	1,661.39	
75	1,073.38	919.14	1,780.03	1,624.53	1,972.36	1,804.61	
76	1,180.39	1,007.27	1,939.61	1,771.86	2,127.84	1,955.99	
77	1,312.61	1,123.73	2,136.04	1,951.90	2,336.57	2,140.15	
78	1,447.94	1,233.91	2,320.18	2,127.84	2,520.71	2,312.01	
79	1,577.02	1,353.53	2,516.61	2,312.01	2,708.91	2,487.97	
80	1,721.81	1,479.43	2,729.39	2,504.33	2,913.52	2,672.10	
81	1,888.63	1,621.08	2,958.57	2,721.21	3,138.59	2,876.71	
82	2,071.21	1,781.63	3,216.34	2,958.57	3,388.22	3,101.77	
83	2,285.26	1,964.17	3,506.88	3,228.63	3,670.55	3,363.67	
84	2,530.75	2,175.10	3,846.52	3,543.71	3,989.73	3,658.28	
85	2,760.55	2,370.24	4,190.25	3,862.87	4,349.85	3,985.64	
86	3,006.08	2,584.30	4,566.73	4,210.69	4,742.69	4,345.74	
87	3,273.64	2,817.20	4,975.93	4,591.26	5,172.34	4,738.59	
88	3,569.52	3,069.02	5,426.06	5,004.58	5,638.84	5,168.25	
89	3,887.44	3,346.04	5,913.00	5,454.70	6,146.24	5,630.66	
90	4,236.85	3,648.22	6,444.96	5,949.81	6,698.65	6,133.97	
91	4,614.56	3,978.72	7,026.02	6,485.88	7,304.30	6,690.50	
92	5,033.21	4,337.57	7,660.30	7,066.96	7,963.12	7,292.01	
93	5,483.33	4,727.88	8,347.78	7,701.23	8,679.24	7,946.73	
94	5,977.52	5,152.81	9,100.70	8,396.86	9,460.79	8,662.85	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Current-Year Premiums
Premiums in Year 1 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
1460 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	113.32	107.02	225.08	212.77	319.18	298.74	
25-29	122.76	113.32	241.41	225.08	343.72	323.26	
30-34	135.36	122.76	261.90	249.61	368.30	351.92	
35-39	144.80	132.20	282.33	265.99	401.05	372.37	
40-45	160.55	141.64	302.81	286.43	433.77	405.11	
46	160.55	141.64	306.90	294.63	437.84	409.20	
47	163.67	144.80	315.07	298.74	446.02	417.38	
48	166.82	147.95	319.18	302.81	450.13	429.69	
49	166.82	147.95	323.26	302.81	450.13	429.69	
50	169.97	154.24	331.47	311.00	458.30	437.84	
51	173.14	154.24	335.56	319.18	474.68	441.95	
52	179.42	163.67	355.99	331.47	478.76	446.02	
53	188.86	173.14	372.37	343.72	495.16	462.41	
54	198.31	179.42	384.63	360.11	519.69	482.87	
55	207.77	195.14	413.31	380.56	531.96	491.04	
56	220.33	201.46	441.95	409.20	560.59	515.61	
57	232.93	220.33	474.68	437.84	593.33	544.26	
58	254.98	232.93	499.23	462.41	626.08	568.79	
59	273.84	251.83	536.07	495.16	671.10	609.71	
60	289.58	264.40	589.24	536.07	716.12	654.73	
61	314.77	289.58	630.15	572.90	761.12	703.85	
62	343.09	314.77	675.19	626.08	822.50	748.87	
63	365.14	330.53	724.28	667.00	871.62	789.76	
64	387.17	355.70	769.31	716.12	916.60	838.88	
65	412.36	377.72	826.58	761.12	969.80	883.88	
66	446.98	409.20	879.81	818.40	1,031.19	941.17	
67	467.90	446.98	953.45	883.88	1,108.95	1,014.83	
68	544.56	497.35	1,055.74	973.92	1,215.33	1,104.84	
69	604.36	554.02	1,162.14	1,072.10	1,329.90	1,219.44	
70	670.48	616.97	1,293.10	1,186.69	1,464.94	1,338.09	
71	749.17	689.34	1,419.94	1,305.34	1,591.80	1,469.04	
72	834.14	764.90	1,567.25	1,432.21	1,743.22	1,612.26	
73	925.42	853.04	1,714.54	1,567.25	1,906.89	1,755.47	
74	1,023.00	944.33	1,865.99	1,710.48	2,078.77	1,915.07	
75	1,136.33	1,048.19	2,037.84	1,870.06	2,262.88	2,082.85	
76	1,259.09	1,158.36	2,226.06	2,041.91	2,463.40	2,254.73	
77	1,394.44	1,281.12	2,447.07	2,250.63	2,692.57	2,471.59	
78	1,532.94	1,410.19	2,668.00	2,455.22	2,909.45	2,672.10	
79	1,674.59	1,545.54	2,893.09	2,668.00	3,138.59	2,880.79	
80	1,825.69	1,677.74	3,142.70	2,897.17	3,384.11	3,105.86	
81	1,995.65	1,835.12	3,420.95	3,159.07	3,637.83	3,351.36	
82	2,190.83	2,017.70	3,723.77	3,441.41	3,936.53	3,625.57	
83	2,414.30	2,222.30	4,067.48	3,760.56	4,272.07	3,936.53	
84	2,681.86	2,467.81	4,456.23	4,124.78	4,652.64	4,284.37	
85	2,924.22	2,688.14	4,857.24	4,493.09	5,070.03	4,673.11	
86	3,188.65	2,933.69	5,295.08	4,902.29	5,524.26	5,094.58	
87	3,475.08	3,198.10	5,769.79	5,340.13	6,023.50	5,557.01	
88	3,786.71	3,487.68	6,289.45	5,827.07	6,567.74	6,052.11	
89	4,126.67	3,802.45	6,854.17	6,350.84	7,161.08	6,592.27	
90	4,498.08	4,142.42	7,472.08	6,919.67	7,803.52	7,189.72	
91	4,904.16	4,513.82	8,143.17	7,541.64	8,507.33	7,836.27	
92	5,347.99	4,919.90	8,871.56	8,216.83	9,272.58	8,540.08	
93	5,826.44	5,363.71	9,669.52	8,953.40	10,107.33	9,313.50	
94	6,352.12	5,845.32	10,545.18	9,759.52	11,019.87	10,148.28	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Current-Year Premiums
Premiums in Year 1 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
2190 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	138.48	132.20	265.99	249.61	372.37		355.99
25-29	147.95	141.64	286.43	265.99	405.11		380.56
30-34	163.67	151.10	315.07	286.43	437.84		409.20
35-39	173.14	166.82	339.64	315.07	474.68		441.95
40-45	192.01	176.28	364.20	339.64	507.40		478.76
46	195.14	179.42	372.37	343.72	519.69		486.94
47	198.31	185.70	380.56	351.92	527.84		491.04
48	201.46	185.70	388.74	360.11	536.07		503.32
49	204.61	192.01	396.94	364.20	540.15		503.32
50	207.77	192.01	405.11	372.37	548.33		515.61
51	210.89	195.14	413.31	384.63	560.59		523.78
52	217.18	201.46	425.57	396.94	581.07		544.26
53	226.64	207.77	450.13	417.38	597.45		556.53
54	236.08	223.50	474.68	446.02	621.99		581.07
55	254.98	236.08	507.40	478.76	646.56		605.62
56	267.55	251.83	536.07	499.23	679.29		634.27
57	286.44	264.40	572.90	536.07	720.23		671.10
58	308.50	286.44	617.92	572.90	761.12		712.01
59	327.36	308.50	667.00	626.08	814.32		752.92
60	352.54	324.22	712.01	667.00	867.50		806.14
61	380.89	349.40	761.12	712.01	928.89		859.33
62	409.20	377.72	818.40	761.12	986.18		920.71
63	437.53	406.03	863.43	814.32	1,055.74		982.09
64	472.16	437.53	916.60	855.22	1,125.32		1,047.57
65	503.64	469.01	969.80	904.36	1,194.88		1,108.95
66	547.70	506.78	1,031.19	965.73	1,276.70		1,186.69
67	598.08	550.86	1,121.22	1,047.57	1,370.84		1,276.70
68	667.31	616.97	1,248.08	1,162.14	1,497.69		1,395.39
69	736.56	686.21	1,391.30	1,293.10	1,632.72		1,514.06
70	818.41	761.75	1,554.98	1,448.56	1,784.12		1,657.28
71	909.70	846.73	1,730.95	1,608.18	1,939.61		1,796.41
72	1,016.72	944.33	1,910.97	1,780.03	2,115.58		1,960.08
73	1,126.88	1,038.76	2,091.04	1,939.61	2,299.73		2,136.04
74	1,246.51	1,155.22	2,287.43	2,115.58	2,512.51		2,332.45
75	1,375.55	1,268.52	2,496.14	2,320.18	2,733.50		2,541.18
76	1,514.08	1,397.58	2,717.12	2,520.71	2,962.62		2,758.03
77	1,674.59	1,551.83	2,974.91	2,766.24	3,236.82		3,015.82
78	1,828.85	1,693.49	3,240.90	3,015.82	3,490.51		3,261.36
79	1,986.22	1,844.57	3,506.88	3,269.54	3,756.51		3,502.81
80	2,149.91	1,995.65	3,797.42	3,543.71	4,038.84		3,760.56
81	2,338.76	2,175.10	4,112.50	3,842.44	4,333.46		4,047.02
82	2,559.11	2,379.68	4,472.60	4,186.17	4,677.21		4,370.29
83	2,810.93	2,615.77	4,881.80	4,566.73	5,061.86		4,726.32
84	3,113.09	2,892.74	5,356.47	5,008.64	5,503.78		5,143.70
85	3,393.24	3,157.18	5,835.27	5,458.77	5,994.86		5,606.09
86	3,698.58	3,440.46	6,363.14	5,953.92	6,535.00		6,113.50
87	4,032.24	3,752.08	6,936.01	6,489.98	7,124.26		6,665.91
88	4,394.23	4,088.89	7,558.02	7,075.13	7,762.61		7,263.37
89	4,790.83	4,454.04	8,241.38	7,713.50	8,462.35		7,918.09
90	5,222.08	4,856.95	8,986.15	8,400.96	9,223.44		8,626.02
91	5,691.10	5,294.47	9,792.26	9,158.01	10,054.15		9,403.52
92	6,204.18	5,772.91	10,676.12	9,980.49	10,958.48		10,254.66
93	6,761.32	6,295.45	11,633.67	10,880.74	11,944.66		11,179.45
94	7,371.96	6,858.88	12,681.23	11,862.84	13,016.80		12,190.18

Proposed Rate Schedule

Genworth Life Insurance Company
30% Increase to Current-Year Premiums
Premiums in Year 1 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
Unlimited							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	288.65	266.45	432.98	388.60	588.41		549.56
25-29	305.31	294.20	466.28	427.41	638.35		593.96
30-34	338.61	310.86	499.60	460.76	682.79		643.90
35-39	360.82	344.15	544.00	494.03	738.30		688.34
40-45	388.60	366.37	588.41	538.45	799.34		743.82
46	405.22	377.49	599.52	544.00	810.42		760.49
47	410.77	383.01	605.06	549.56	832.65		777.14
48	410.77	388.60	616.17	560.64	843.74		788.22
49	416.34	399.66	627.29	566.19	849.29		793.79
50	432.98	399.66	643.90	588.41	865.96		810.42
51	438.53	416.34	660.56	605.06	882.62		821.55
52	460.76	432.98	688.34	627.29	910.35		854.87
53	471.82	444.07	721.63	666.13	949.20		888.13
54	499.60	466.28	766.04	710.52	982.50		921.47
55	521.81	494.03	815.98	760.49	1,032.47		965.87
56	560.64	521.81	871.49	815.98	1,093.53		1,021.36
57	605.06	560.64	926.98	871.49	1,160.16		1,076.88
58	627.29	593.96	993.63	943.67	1,226.76		1,149.03
59	688.34	643.90	1,065.77	1,010.24	1,298.95		1,215.66
60	727.18	671.66	1,132.40	1,076.88	1,376.64		1,287.83
61	788.22	727.18	1,221.22	1,165.68	1,471.02		1,376.64
62	849.29	788.22	1,298.95	1,232.31	1,570.92		1,471.02
63	915.94	854.87	1,371.08	1,298.95	1,681.97		1,582.01
64	976.96	910.35	1,437.70	1,365.52	1,792.97		1,693.04
65	1,060.23	982.50	1,515.41	1,426.57	1,915.07		1,815.16
66	1,143.51	1,071.34	1,604.23	1,504.31	2,059.38		1,948.38
67	1,248.96	1,176.77	1,748.55	1,637.53	2,220.37		2,098.25
68	1,387.72	1,298.95	1,942.82	1,831.82	2,409.11		2,270.35
69	1,537.63	1,443.23	2,187.07	2,053.87	2,625.61		2,464.62
70	1,720.77	1,604.23	2,470.18	2,320.32	2,858.75		2,664.45
71	1,892.85	1,770.74	2,753.26	2,586.73	3,091.86		2,875.39
72	2,098.25	1,965.04	3,047.49	2,858.75	3,375.00		3,136.29
73	2,331.41	2,175.95	3,352.77	3,141.84	3,663.61		3,408.28
74	2,570.10	2,392.44	3,669.19	3,436.03	3,985.58		3,719.13
75	2,847.65	2,631.17	4,002.23	3,735.78	4,335.29		4,068.87
76	3,125.20	2,903.16	4,357.47	4,074.41	4,707.22		4,429.65
77	3,447.12	3,197.31	4,768.28	4,457.41	5,129.10		4,834.84
78	3,741.36	3,480.44	5,173.45	4,840.43	5,523.21		5,212.34
79	4,041.09	3,774.64	5,589.79	5,240.09	5,933.95		5,595.38
80	4,368.57	4,085.51	6,033.85	5,673.07	6,350.28		5,989.48
81	4,734.96	4,435.22	6,516.82	6,144.91	6,822.11		6,427.99
82	5,156.83	4,834.84	7,083.00	6,683.35	7,349.46		6,927.58
83	5,656.42	5,312.26	7,732.47	7,293.95	7,937.85		7,488.25
84	6,244.81	5,856.25	8,481.85	7,998.90	8,626.18		8,137.68
85	6,816.58	6,383.60	9,247.86	8,720.53	9,403.30		8,875.98
86	7,427.17	6,955.33	10,080.51	9,503.20	10,247.04		9,669.73
87	8,098.83	7,577.02	10,990.88	10,358.06	11,168.51		10,541.25
88	8,826.01	8,265.36	11,984.52	11,296.14	12,178.76		11,490.47
89	9,625.36	9,003.64	13,061.39	12,306.44	13,277.84		12,528.46
90	10,491.29	9,819.60	14,232.63	13,416.61	14,476.89		13,649.78
91	11,434.94	10,702.22	15,509.34	14,621.18	15,770.21		14,876.54
92	12,467.42	11,668.07	16,908.16	15,936.74	17,191.27		16,214.30
93	13,588.72	12,722.74	18,429.15	17,374.44	18,745.53		17,679.74
94	14,809.94	13,866.27	20,088.87	18,939.80	20,427.49		19,267.34

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Year 1 of Phase-In Premiums
Premiums in Year 2 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
730 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	81.85	75.54	191.52	180.87	281.93	250.04	
25-29	91.27	78.70	207.47	191.52	297.91	276.60	
30-34	100.73	88.13	228.76	207.47	329.78	292.60	
35-39	107.02	94.44	244.71	223.42	351.13	313.83	
40-45	113.32	103.88	271.34	239.37	383.02	340.47	
46	113.32	107.02	276.60	244.71	388.36	345.79	
47	116.45	107.02	281.93	250.04	393.65	351.13	
48	116.45	107.02	287.25	255.36	398.97	361.73	
49	122.76	110.17	287.25	255.36	398.97	361.73	
50	122.76	113.32	297.91	271.34	414.93	372.36	
51	122.76	113.32	303.23	276.60	414.93	372.36	
52	125.92	116.45	308.56	287.25	425.59	388.36	
53	132.20	119.62	335.14	303.23	441.53	398.97	
54	138.48	122.76	351.13	319.18	462.79	414.93	
55	147.95	135.36	377.72	340.47	478.79	436.23	
56	151.10	138.48	393.65	356.41	494.73	446.84	
57	166.82	144.80	430.91	388.36	531.96	478.79	
58	176.28	154.24	452.17	420.24	569.19	510.72	
59	195.14	173.14	484.08	436.23	595.79	537.30	
60	207.77	192.01	526.64	473.46	638.35	579.83	
61	226.64	204.61	553.24	500.02	686.19	627.73	
62	251.83	226.64	595.79	537.30	728.77	659.62	
63	264.40	242.36	643.71	579.83	776.69	707.54	
64	283.31	258.12	696.89	627.73	819.20	744.77	
65	299.03	273.84	744.77	670.29	877.75	792.62	
66	324.22	299.03	803.30	728.77	925.61	840.53	
67	352.54	321.06	867.10	782.00	1,000.10	915.01	
68	390.31	355.70	946.89	851.15	1,090.54	989.46	
69	434.39	396.62	1,042.68	941.56	1,191.58	1,079.90	
70	487.90	443.83	1,133.11	1,031.98	1,297.99	1,170.33	
71	535.10	494.20	1,234.16	1,117.13	1,415.04	1,282.03	
72	598.08	544.56	1,356.51	1,234.16	1,542.70	1,388.45	
73	657.86	601.22	1,489.50	1,356.51	1,675.70	1,521.40	
74	723.98	657.86	1,643.76	1,489.50	1,824.63	1,659.71	
75	799.50	720.82	1,808.69	1,638.46	1,973.63	1,803.39	
76	875.06	793.22	1,973.63	1,792.71	2,149.11	1,962.94	
77	975.79	881.36	2,165.10	1,968.28	2,330.04	2,133.18	
78	1,073.38	972.64	2,351.26	2,133.18	2,510.89	2,298.10	
79	1,177.25	1,070.23	2,537.47	2,303.42	2,697.06	2,452.36	
80	1,293.71	1,180.39	2,729.00	2,484.26	2,888.59	2,622.59	
81	1,416.47	1,300.02	2,947.07	2,675.78	3,096.04	2,808.77	
82	1,558.13	1,432.22	3,191.79	2,904.54	3,335.42	3,016.23	
83	1,715.50	1,573.86	3,473.73	3,165.19	3,596.11	3,250.31	
84	1,894.92	1,737.53	3,806.87	3,468.40	3,904.62	3,537.57	
85	2,064.91	1,898.08	4,154.66	3,771.61	4,261.06	3,851.41	
86	2,253.77	2,068.06	4,527.02	4,112.10	4,638.73	4,197.22	
87	2,458.38	2,256.91	4,936.65	4,484.48	5,058.98	4,574.90	
88	2,678.71	2,461.52	5,383.46	4,883.46	5,516.46	4,984.50	
89	2,921.09	2,681.86	5,867.58	5,324.98	6,005.86	5,436.68	
90	3,185.48	2,924.22	6,388.92	5,809.04	6,548.53	5,920.81	
91	3,471.94	3,188.85	6,968.73	6,330.40	7,144.31	6,458.06	
92	3,780.42	3,475.08	7,596.47	6,904.94	7,782.67	7,043.23	
93	4,123.51	3,786.71	8,277.40	7,521.98	8,479.51	7,676.27	
94	4,494.95	4,126.67	9,022.17	8,197.61	9,240.24	8,362.50	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Year 1 of Phase-In Premiums
Premiums in Year 2 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual						
1095 x Daily Maximum						
Age	No BIO		5% Simple BIO		5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	103.88	94.44	250.04	234.03	361.73	335.14
25-29	110.17	103.88	276.60	250.04	388.36	361.73
30-34	116.45	110.17	292.60	276.60	420.24	388.36
35-39	125.92	116.45	324.49	292.60	457.50	420.24
40-45	138.48	125.92	345.79	324.49	484.08	457.50
46	151.10	132.20	351.13	329.78	494.73	462.79
47	160.55	135.36	361.73	335.14	510.72	468.14
48	160.55	135.36	361.73	335.14	516.02	473.46
49	160.55	135.36	367.03	340.47	521.37	478.79
50	163.67	138.48	377.72	351.13	526.64	484.08
51	166.82	144.80	383.02	356.41	531.96	489.39
52	173.14	144.80	398.97	372.36	547.94	510.72
53	176.28	147.95	420.24	388.36	563.90	521.37
54	182.58	154.24	446.84	414.93	585.17	537.30
55	195.14	166.82	478.79	436.23	617.08	553.24
56	204.61	176.28	500.02	462.79	638.35	585.17
57	223.50	192.01	537.30	494.73	675.60	622.39
58	236.08	201.46	579.83	531.96	718.15	643.71
59	258.12	220.33	622.39	569.19	766.01	691.55
60	280.15	236.08	659.62	601.13	819.20	739.43
61	295.87	258.12	718.15	643.71	877.75	792.62
62	321.06	273.84	771.33	696.89	925.61	840.53
63	346.25	299.03	819.20	750.07	989.46	899.00
64	371.44	317.93	883.08	803.30	1,042.68	946.89
65	396.62	339.96	936.30	856.45	1,111.79	1,016.07
66	428.10	365.14	1,016.07	930.96	1,175.67	1,074.55
67	465.86	399.76	1,095.86	1,010.75	1,266.10	1,149.04
68	516.23	440.69	1,207.56	1,101.19	1,377.79	1,260.74
69	576.05	491.05	1,324.58	1,212.87	1,510.78	1,383.11
70	638.99	550.86	1,457.59	1,335.23	1,659.71	1,516.11
71	711.38	610.64	1,601.22	1,468.23	1,808.69	1,654.41
72	793.22	679.91	1,760.82	1,606.51	1,978.91	1,814.01
73	875.06	749.17	1,931.06	1,760.82	2,154.46	1,978.91
74	969.50	831.00	2,111.89	1,931.06	2,351.26	2,159.81
75	1,073.38	919.14	2,314.04	2,111.89	2,564.07	2,345.99
76	1,180.39	1,007.27	2,521.49	2,303.42	2,766.19	2,542.79
77	1,312.61	1,123.73	2,776.85	2,537.47	3,037.54	2,782.20
78	1,447.94	1,233.91	3,016.23	2,766.19	3,276.92	3,005.61
79	1,577.02	1,353.53	3,271.59	3,005.61	3,521.58	3,234.36
80	1,721.81	1,479.43	3,548.21	3,255.63	3,787.58	3,473.73
81	1,888.63	1,621.08	3,846.14	3,537.57	4,080.17	3,739.72
82	2,071.21	1,781.63	4,181.24	3,846.14	4,404.69	4,032.30
83	2,285.26	1,964.17	4,558.94	4,197.22	4,771.72	4,372.77
84	2,530.75	2,175.10	5,000.48	4,606.82	5,186.65	4,755.76
85	2,760.55	2,370.24	5,447.33	5,021.73	5,654.81	5,181.33
86	3,006.08	2,584.30	5,936.75	5,473.90	6,165.50	5,649.46
87	3,273.64	2,817.20	6,468.71	5,968.64	6,724.04	6,160.17
88	3,569.52	3,069.02	7,053.88	6,505.95	7,330.49	6,718.73
89	3,887.44	3,346.04	7,686.90	7,091.11	7,990.11	7,319.86
90	4,236.85	3,648.22	8,378.45	7,734.75	8,708.25	7,974.16
91	4,614.56	3,978.72	9,133.83	8,431.64	9,495.59	8,697.65
92	5,033.21	4,337.57	9,958.39	9,187.05	10,352.06	9,479.61
93	5,483.33	4,727.88	10,852.11	10,011.60	11,283.01	10,330.75
94	5,977.52	5,152.81	11,830.91	10,915.92	12,299.03	11,261.71

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Year 1 of Phase-In Premiums
Premiums in Year 2 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
1460 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	113.32	107.02	292.60	276.60	414.93	388.36	
25-29	122.76	113.32	313.83	292.60	446.84	420.24	
30-34	135.36	122.76	340.47	324.49	478.79	457.50	
35-39	144.80	132.20	367.03	345.79	521.37	484.08	
40-45	160.55	141.64	393.65	372.36	563.90	526.64	
46	160.55	141.64	398.97	383.02	569.19	531.96	
47	163.67	144.80	409.59	388.36	579.83	542.59	
48	166.82	147.95	414.93	393.65	585.17	558.60	
49	166.82	147.95	420.24	393.65	585.17	558.60	
50	169.97	154.24	430.91	404.30	595.79	569.19	
51	173.14	154.24	436.23	414.93	617.08	574.54	
52	179.42	163.67	462.79	430.91	622.39	579.83	
53	188.86	173.14	484.08	446.84	643.71	601.13	
54	198.31	179.42	500.02	468.14	675.60	627.73	
55	207.77	195.14	537.30	494.73	691.55	638.35	
56	220.33	201.46	574.54	531.96	728.77	670.29	
57	232.93	220.33	617.08	569.19	771.33	707.54	
58	254.98	232.93	649.00	601.13	813.90	739.43	
59	273.84	251.83	696.89	643.71	872.43	792.62	
60	289.58	264.40	766.01	696.89	930.96	851.15	
61	314.77	289.58	819.20	744.77	989.46	915.01	
62	343.09	314.77	877.75	813.90	1,069.25	973.53	
63	365.14	330.53	941.56	867.10	1,133.11	1,026.69	
64	387.17	355.70	1,000.10	930.96	1,191.58	1,090.54	
65	412.36	377.72	1,074.55	989.46	1,260.74	1,149.04	
66	446.98	409.20	1,143.75	1,063.92	1,340.55	1,223.52	
67	487.90	446.98	1,239.49	1,149.04	1,441.64	1,319.28	
68	544.56	497.35	1,372.46	1,266.10	1,579.93	1,436.29	
69	604.36	554.02	1,510.78	1,393.73	1,728.87	1,585.27	
70	670.48	616.97	1,681.03	1,542.70	1,904.42	1,739.52	
71	749.17	689.34	1,845.92	1,696.94	2,069.34	1,909.75	
72	834.14	764.90	2,037.43	1,861.87	2,266.19	2,095.94	
73	925.42	853.04	2,228.90	2,037.43	2,478.96	2,282.11	
74	1,023.00	944.33	2,425.79	2,223.62	2,702.40	2,489.59	
75	1,136.33	1,048.19	2,649.19	2,431.08	2,941.74	2,707.71	
76	1,259.09	1,158.36	2,893.88	2,654.48	3,202.42	2,931.15	
77	1,394.44	1,281.12	3,181.19	2,925.82	3,500.34	3,213.07	
78	1,532.94	1,410.19	3,468.40	3,191.79	3,782.29	3,473.73	
79	1,674.59	1,545.54	3,761.02	3,468.40	4,080.17	3,745.03	
80	1,825.69	1,677.74	4,085.51	3,766.32	4,399.34	4,037.62	
81	1,995.65	1,835.12	4,447.24	4,106.79	4,729.18	4,356.77	
82	2,190.83	2,017.70	4,840.90	4,473.83	5,117.49	4,713.24	
83	2,414.30	2,222.30	5,287.72	4,888.73	5,553.69	5,117.49	
84	2,681.86	2,467.81	5,793.10	5,362.21	6,048.43	5,569.68	
85	2,924.22	2,688.14	6,314.41	5,841.02	6,591.04	6,075.04	
86	3,188.65	2,933.69	6,883.60	6,372.98	7,181.54	6,622.95	
87	3,475.08	3,198.10	7,500.73	6,942.17	7,830.55	7,224.11	
88	3,786.71	3,487.68	8,176.29	7,575.19	8,538.06	7,867.74	
89	4,126.67	3,802.45	8,910.42	8,256.09	9,309.40	8,569.95	
90	4,498.08	4,142.42	9,713.70	8,995.57	10,144.58	9,346.64	
91	4,904.16	4,513.82	10,586.12	9,804.13	11,059.53	10,187.15	
92	5,347.99	4,919.90	11,533.03	10,681.88	12,054.35	11,102.10	
93	5,826.44	5,363.71	12,570.38	11,639.42	13,139.53	12,107.55	
94	6,352.12	5,845.32	13,708.73	12,687.38	14,325.83	13,192.76	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Year 1 of Phase-In Premiums
Premiums in Year 2 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
2190 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	138.48	132.20	345.79	324.49	484.08	462.79	
25-29	147.95	141.64	372.36	345.79	526.64	494.73	
30-34	163.67	151.10	409.59	372.36	569.19	531.96	
35-39	173.14	166.82	441.53	409.59	617.08	574.54	
40-45	192.01	176.28	473.46	441.53	659.62	622.39	
46	195.14	179.42	484.08	446.84	675.60	633.02	
47	198.31	185.70	494.73	457.50	686.19	638.35	
48	201.46	185.70	505.36	468.14	696.89	654.32	
49	204.61	192.01	516.02	473.46	702.20	654.32	
50	207.77	192.01	526.64	484.08	712.83	670.29	
51	210.89	195.14	537.30	500.02	728.77	680.91	
52	217.18	201.46	553.24	516.02	755.39	707.54	
53	226.64	207.77	585.17	542.59	776.69	723.49	
54	236.08	223.50	617.08	579.83	808.59	755.39	
55	254.98	236.08	659.62	622.39	840.53	787.31	
56	267.55	251.83	696.89	649.00	883.08	824.55	
57	286.44	264.40	744.77	696.89	936.30	872.43	
58	308.50	286.44	803.30	744.77	989.46	925.61	
59	327.36	308.50	867.10	813.90	1,058.62	978.80	
60	352.54	324.22	925.61	867.10	1,127.75	1,047.98	
61	380.89	349.40	989.46	925.61	1,207.56	1,117.13	
62	409.20	377.72	1,063.92	989.46	1,282.03	1,196.92	
63	437.53	406.03	1,122.46	1,058.62	1,372.46	1,276.72	
64	472.16	437.53	1,191.58	1,111.79	1,462.92	1,361.84	
65	503.64	469.01	1,260.74	1,175.67	1,553.34	1,441.64	
66	547.70	506.78	1,340.55	1,255.45	1,659.71	1,542.70	
67	598.08	550.86	1,457.59	1,361.84	1,782.09	1,659.71	
68	667.31	616.97	1,622.50	1,510.78	1,947.00	1,814.01	
69	736.56	686.21	1,808.69	1,681.03	2,122.54	1,968.28	
70	818.41	761.75	2,021.47	1,883.13	2,319.36	2,154.46	
71	909.70	846.73	2,250.24	2,090.63	2,521.49	2,335.33	
72	1,016.72	944.33	2,484.26	2,314.04	2,750.25	2,548.10	
73	1,126.88	1,038.76	2,718.35	2,521.49	2,989.65	2,776.85	
74	1,246.51	1,155.22	2,973.66	2,750.25	3,266.26	3,032.19	
75	1,375.55	1,268.52	3,244.98	3,016.23	3,553.55	3,303.53	
76	1,514.08	1,397.58	3,532.26	3,276.92	3,851.41	3,585.44	
77	1,674.59	1,551.83	3,867.38	3,596.11	4,207.87	3,920.57	
78	1,828.85	1,693.49	4,213.17	3,920.57	4,537.66	4,239.77	
79	1,986.22	1,844.57	4,558.94	4,250.40	4,883.46	4,553.65	
80	2,149.91	1,995.65	4,936.65	4,606.82	5,250.49	4,888.73	
81	2,338.76	2,175.10	5,346.25	4,995.17	5,633.50	5,261.13	
82	2,559.11	2,379.68	5,814.38	5,442.02	6,080.37	5,681.38	
83	2,810.93	2,615.77	6,346.34	5,936.75	6,580.42	6,144.22	
84	3,113.09	2,892.74	6,963.41	6,511.23	7,154.91	6,686.81	
85	3,393.24	3,157.18	7,585.85	7,096.40	7,793.32	7,287.92	
86	3,698.58	3,440.46	8,272.08	7,740.10	8,495.50	7,947.55	
87	4,032.24	3,752.08	9,016.81	8,436.97	9,261.54	8,665.68	
88	4,394.23	4,088.89	9,825.43	9,197.67	10,091.39	9,442.38	
89	4,790.83	4,454.04	10,713.79	10,027.55	11,001.06	10,293.52	
90	5,222.08	4,856.95	11,682.00	10,921.25	11,990.47	11,213.83	
91	5,691.10	5,294.47	12,729.94	11,905.41	13,070.40	12,224.58	
92	6,204.18	5,772.91	13,878.96	12,974.64	14,246.02	13,331.06	
93	6,761.32	6,295.45	15,123.77	14,144.96	15,528.06	14,533.29	
94	7,371.96	6,858.88	16,485.60	15,421.69	16,921.84	15,847.23	

Proposed Rate Schedule

Genworth Life Insurance Company
28.4% Low BIO Rate Increase - 30% High BIO Increase to Year 1 of Phase-In Premiums
Premiums in Year 2 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
Unlimited							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	375.25	346.39	555.95	498.96	755.52	705.64	
25-29	396.90	382.46	598.70	548.79	819.64	762.64	
30-34	440.19	404.12	641.49	591.62	876.70	826.77	
35-39	469.07	447.40	698.50	634.33	947.98	883.83	
40-45	505.18	476.28	755.52	691.37	1,026.35	955.06	
46	526.79	490.74	769.78	698.50	1,040.58	976.47	
47	534.00	497.91	776.90	705.64	1,069.12	997.85	
48	534.00	505.18	791.16	719.86	1,083.36	1,012.07	
49	541.24	519.56	805.44	726.99	1,090.49	1,019.23	
50	562.87	519.56	826.77	755.52	1,111.89	1,040.58	
51	570.09	541.24	848.16	776.90	1,133.28	1,054.87	
52	598.99	562.87	883.83	805.44	1,168.89	1,097.65	
53	613.37	577.29	926.57	855.31	1,218.77	1,140.36	
54	649.48	606.16	983.60	912.31	1,261.53	1,183.17	
55	678.35	642.24	1,047.72	976.47	1,325.69	1,240.18	
56	728.83	678.35	1,118.99	1,047.72	1,404.09	1,311.43	
57	786.58	728.83	1,190.24	1,118.99	1,489.65	1,382.71	
58	815.48	772.15	1,275.82	1,211.67	1,575.16	1,475.35	
59	894.84	837.07	1,368.45	1,297.15	1,667.85	1,560.91	
60	945.33	873.16	1,454.00	1,382.71	1,767.61	1,653.57	
61	1,024.69	945.33	1,568.05	1,496.73	1,888.79	1,767.61	
62	1,104.08	1,024.69	1,667.85	1,582.29	2,017.06	1,888.79	
63	1,190.72	1,111.33	1,760.47	1,667.85	2,159.65	2,031.30	
64	1,270.05	1,183.46	1,846.01	1,753.33	2,302.17	2,173.86	
65	1,378.30	1,277.25	1,945.79	1,831.72	2,458.95	2,330.67	
66	1,486.56	1,392.74	2,059.83	1,931.53	2,644.24	2,501.72	
67	1,623.65	1,529.80	2,245.14	2,102.59	2,850.96	2,694.15	
68	1,804.04	1,688.64	2,494.58	2,352.06	3,093.30	2,915.13	
69	1,998.92	1,876.20	2,808.20	2,637.17	3,371.28	3,164.57	
70	2,237.00	2,085.50	3,171.71	2,979.29	3,670.64	3,421.15	
71	2,460.71	2,301.96	3,535.19	3,321.36	3,969.95	3,692.00	
72	2,727.73	2,554.55	3,912.98	3,670.64	4,333.50	4,027.00	
73	3,030.83	2,828.74	4,304.96	4,034.12	4,704.08	4,376.23	
74	3,341.13	3,110.17	4,711.24	4,411.86	5,117.48	4,775.36	
75	3,701.95	3,420.52	5,138.86	4,796.74	5,566.51	5,224.43	
76	4,062.76	3,774.11	5,594.99	5,231.54	6,044.07	5,687.67	
77	4,481.26	4,156.50	6,122.47	5,723.31	6,585.76	6,207.93	
78	4,863.77	4,524.57	6,642.71	6,215.11	7,091.80	6,692.64	
79	5,253.42	4,907.03	7,177.29	6,728.28	7,619.19	7,184.47	
80	5,679.14	5,311.16	7,747.46	7,284.22	8,153.76	7,690.49	
81	6,155.45	5,765.79	8,367.60	7,890.06	8,759.59	8,253.54	
82	6,703.88	6,285.29	9,094.57	8,581.42	9,436.71	8,895.01	
83	7,353.35	6,905.94	9,928.49	9,365.43	10,192.20	9,614.91	
84	8,118.25	7,613.13	10,890.70	10,270.59	11,076.02	10,448.78	
85	8,861.55	8,298.68	11,874.25	11,197.16	12,073.84	11,396.76	
86	9,655.32	9,041.93	12,943.37	12,202.11	13,157.20	12,415.93	
87	10,528.48	9,850.13	14,112.29	13,299.75	14,340.37	13,534.97	
88	11,473.81	10,744.97	15,388.12	14,504.24	15,637.53	14,753.76	
89	12,512.97	11,704.73	16,770.82	15,801.47	17,048.75	16,086.54	
90	13,638.68	12,765.48	18,274.70	17,226.93	18,588.33	17,526.32	
91	14,865.42	13,912.89	19,913.99	18,773.60	20,248.95	19,101.48	
92	16,207.65	15,168.49	21,710.08	20,462.77	22,073.59	20,819.16	
93	17,665.34	16,539.56	23,663.03	22,308.78	24,069.26	22,700.79	
94	19,252.92	18,026.15	25,794.11	24,318.70	26,228.90	24,739.26	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 3.6% High BIO Increase to Year 2 of Phase-In Premiums
Premiums in Year 3 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
730 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	81.85	75.54	198.41	187.38	292.08	259.04	
25-29	91.27	78.70	214.94	198.41	308.63	286.56	
30-34	100.73	88.13	237.00	214.94	341.65	303.13	
35-39	107.02	94.44	253.52	231.46	363.77	325.13	
40-45	113.32	103.88	281.11	247.99	396.81	352.73	
46	113.32	107.02	286.56	253.52	402.34	358.24	
47	116.45	107.02	292.08	259.04	407.82	363.77	
48	116.45	107.02	297.59	264.55	413.33	374.75	
49	122.76	110.17	297.59	264.55	413.33	374.75	
50	122.76	113.32	308.63	281.11	429.87	385.76	
51	122.76	113.32	314.15	286.56	429.87	385.76	
52	125.92	116.45	319.67	297.59	440.91	402.34	
53	132.20	119.62	347.21	314.15	457.43	413.33	
54	138.48	122.76	363.77	330.67	479.45	429.87	
55	147.95	135.36	391.32	352.73	496.03	451.93	
56	151.10	138.48	407.82	369.24	512.54	462.93	
57	166.82	144.80	446.42	402.34	551.11	496.03	
58	176.28	154.24	468.45	435.37	589.68	529.11	
59	195.14	173.14	501.51	451.93	617.24	556.64	
60	207.77	192.01	545.60	490.50	661.33	600.70	
61	226.64	204.61	573.16	518.02	710.89	650.33	
62	251.83	226.64	617.24	556.64	755.01	683.37	
63	264.40	242.36	666.88	600.70	804.65	733.01	
64	283.31	258.12	721.98	650.33	848.69	771.58	
65	299.03	273.84	771.58	694.42	909.35	821.15	
66	324.22	299.03	832.22	755.01	958.93	870.79	
67	352.54	321.06	898.32	810.15	1,036.10	947.95	
68	390.31	355.70	980.98	881.79	1,129.80	1,025.08	
69	434.39	396.62	1,080.22	975.46	1,234.48	1,118.78	
70	487.90	443.83	1,173.90	1,069.13	1,344.72	1,212.46	
71	535.10	494.20	1,278.59	1,157.35	1,465.98	1,328.18	
72	598.08	544.56	1,405.34	1,278.59	1,598.24	1,438.43	
73	657.86	601.22	1,543.12	1,405.34	1,736.03	1,576.17	
74	723.98	657.86	1,702.94	1,543.12	1,890.32	1,719.46	
75	799.50	720.82	1,873.80	1,697.44	2,044.68	1,868.31	
76	875.06	793.22	2,044.68	1,857.25	2,226.48	2,033.61	
77	975.79	881.36	2,243.04	2,039.14	2,413.92	2,209.97	
78	1,073.38	972.64	2,435.91	2,209.97	2,601.28	2,380.83	
79	1,177.25	1,070.23	2,628.82	2,386.34	2,794.15	2,540.64	
80	1,293.71	1,180.39	2,827.24	2,573.69	2,992.58	2,717.00	
81	1,416.47	1,300.02	3,053.16	2,772.11	3,207.50	2,909.89	
82	1,558.13	1,432.22	3,306.69	3,009.10	3,455.50	3,124.81	
83	1,715.50	1,573.86	3,598.78	3,279.14	3,725.57	3,367.32	
84	1,894.92	1,737.53	3,945.99	3,593.26	4,045.19	3,664.92	
85	2,064.91	1,898.08	4,304.23	3,907.39	4,414.46	3,990.06	
86	2,253.77	2,068.06	4,689.99	4,260.14	4,805.72	4,348.32	
87	2,458.38	2,256.91	5,114.37	4,645.92	5,241.10	4,739.60	
88	2,678.71	2,461.52	5,577.26	5,059.26	5,715.05	5,163.94	
89	2,921.09	2,681.86	6,078.81	5,516.68	6,222.07	5,632.40	
90	3,185.48	2,924.22	6,618.92	6,018.17	6,784.28	6,133.96	
91	3,471.94	3,188.85	7,219.60	6,558.29	7,401.51	6,690.55	
92	3,780.42	3,475.08	7,869.94	7,153.52	8,062.85	7,296.79	
93	4,123.51	3,786.71	8,575.39	7,792.77	8,784.77	7,952.62	
94	4,494.95	4,126.67	9,346.97	8,492.72	9,572.89	8,663.55	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 3.6% High BIO Increase to Year 2 of Phase-In Premiums
Premiums in Year 3 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual						
1095 x Daily Maximum						
Age	No BIO		5% Simple BIO		5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	103.88	94.44	259.04	242.46	374.75	347.21
25-29	110.17	103.88	286.56	259.04	402.34	374.75
30-34	116.45	110.17	303.13	286.56	435.37	402.34
35-39	125.92	116.45	336.17	303.13	473.97	435.37
40-45	138.48	125.92	358.24	336.17	501.51	473.97
46	151.10	132.20	363.77	341.65	512.54	479.45
47	160.55	135.36	374.75	347.21	529.11	484.99
48	160.55	135.36	374.75	347.21	534.60	490.50
49	160.55	135.36	380.24	352.73	540.14	496.03
50	163.67	138.48	391.32	363.77	545.60	501.51
51	166.82	144.80	396.81	369.24	551.11	507.01
52	173.14	144.80	413.33	385.76	567.67	529.11
53	176.28	147.95	435.37	402.34	584.20	540.14
54	182.58	154.24	462.93	429.87	606.24	556.64
55	195.14	166.82	496.03	451.93	639.29	573.16
56	204.61	176.28	518.02	479.45	661.33	606.24
57	223.50	192.01	556.64	512.54	699.92	644.80
58	236.08	201.46	600.70	551.11	744.00	666.88
59	258.12	220.33	644.80	589.68	793.59	716.45
60	280.15	236.08	683.37	622.77	848.69	766.05
61	295.87	258.12	744.00	666.88	909.35	821.15
62	321.06	273.84	799.10	721.98	958.93	870.79
63	346.25	299.03	848.69	777.07	1,025.08	931.36
64	371.44	317.93	914.87	832.22	1,080.22	980.98
65	396.62	339.96	970.01	887.28	1,151.81	1,052.65
66	428.10	365.14	1,052.65	964.47	1,217.99	1,113.23
67	465.86	399.76	1,135.31	1,047.14	1,311.68	1,190.41
68	516.23	440.69	1,251.03	1,140.83	1,427.39	1,306.13
69	576.05	491.05	1,372.26	1,256.53	1,565.17	1,432.90
70	638.99	550.86	1,510.06	1,383.30	1,719.46	1,570.69
71	711.38	610.64	1,658.86	1,521.09	1,873.80	1,713.97
72	793.22	679.91	1,824.21	1,664.34	2,050.15	1,879.31
73	875.06	749.17	2,000.58	1,824.21	2,232.02	2,050.15
74	969.50	831.00	2,187.92	2,000.58	2,435.91	2,237.56
75	1,073.38	919.14	2,397.35	2,187.92	2,656.38	2,430.45
76	1,180.39	1,007.27	2,612.26	2,386.34	2,865.77	2,634.33
77	1,312.61	1,123.73	2,876.82	2,628.82	3,146.89	2,882.36
78	1,447.94	1,233.91	3,124.81	2,865.77	3,394.89	3,113.81
79	1,577.02	1,353.53	3,389.37	3,113.81	3,648.36	3,350.80
80	1,721.81	1,479.43	3,675.95	3,372.83	3,923.93	3,598.78
81	1,888.63	1,621.08	3,984.60	3,664.92	4,227.06	3,874.35
82	2,071.21	1,781.63	4,331.76	3,984.60	4,563.26	4,177.46
83	2,285.26	1,964.17	4,723.06	4,348.32	4,943.50	4,530.19
84	2,530.75	2,175.10	5,180.50	4,772.67	5,373.37	4,926.97
85	2,760.55	2,370.24	5,643.43	5,202.51	5,858.38	5,367.86
86	3,006.08	2,584.30	6,150.47	5,670.96	6,387.46	5,852.84
87	3,273.64	2,817.20	6,701.58	6,183.51	6,966.11	6,381.94
88	3,569.52	3,069.02	7,307.82	6,740.16	7,594.39	6,960.60
89	3,887.44	3,346.04	7,963.63	7,346.39	8,277.75	7,583.37
90	4,236.85	3,648.22	8,680.07	8,013.20	9,021.75	8,261.23
91	4,614.56	3,978.72	9,462.65	8,735.18	9,837.43	9,010.77
92	5,033.21	4,337.57	10,316.89	9,517.78	10,724.73	9,820.88
93	5,483.33	4,727.88	11,242.79	10,372.02	11,689.20	10,702.66
94	5,977.52	5,152.81	12,256.82	11,308.89	12,741.80	11,667.13

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 3.6% High BIO Increase to Year 2 of Phase-In Premiums
Premiums in Year 3 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
1460 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	113.32	107.02	303.13	286.56	429.87	402.34	
25-29	122.76	113.32	325.13	303.13	462.93	435.37	
30-34	135.36	122.76	352.73	336.17	496.03	473.97	
35-39	144.80	132.20	380.24	358.24	540.14	501.51	
40-45	160.55	141.64	407.82	385.76	584.20	545.60	
46	160.55	141.64	413.33	396.81	589.68	551.11	
47	163.67	144.80	424.34	402.34	600.70	562.12	
48	166.82	147.95	429.87	407.82	606.24	578.71	
49	166.82	147.95	435.37	407.82	606.24	578.71	
50	169.97	154.24	446.42	418.85	617.24	589.68	
51	173.14	154.24	451.93	429.87	639.29	595.22	
52	179.42	163.67	479.45	446.42	644.80	600.70	
53	188.86	173.14	501.51	462.93	666.88	622.77	
54	198.31	179.42	518.02	484.99	699.92	650.33	
55	207.77	195.14	556.64	512.54	716.45	661.33	
56	220.33	201.46	595.22	551.11	755.01	694.42	
57	232.93	220.33	639.29	589.68	799.10	733.01	
58	254.98	232.93	672.36	622.77	843.20	766.05	
59	273.84	251.83	721.98	666.88	903.84	821.15	
60	289.58	264.40	793.59	721.98	964.47	881.79	
61	314.77	289.58	848.69	771.58	1,025.08	947.95	
62	343.09	314.77	909.35	843.20	1,107.74	1,008.58	
63	365.14	330.53	975.46	898.32	1,173.90	1,063.65	
64	387.17	355.70	1,036.10	964.47	1,234.48	1,129.80	
65	412.36	377.72	1,113.23	1,025.08	1,306.13	1,190.41	
66	446.98	409.20	1,184.93	1,102.22	1,388.81	1,267.57	
67	487.90	446.98	1,284.11	1,190.41	1,493.54	1,366.77	
68	544.56	497.35	1,421.87	1,311.68	1,636.81	1,488.00	
69	604.36	554.02	1,565.17	1,443.90	1,791.11	1,642.34	
70	670.48	616.97	1,741.55	1,598.24	1,972.98	1,802.14	
71	749.17	689.34	1,912.37	1,758.03	2,143.84	1,978.50	
72	834.14	764.90	2,110.78	1,928.90	2,347.77	2,171.39	
73	925.42	853.04	2,309.14	2,110.78	2,568.20	2,364.27	
74	1,023.00	944.33	2,513.12	2,303.67	2,799.69	2,579.22	
75	1,136.33	1,048.19	2,744.56	2,518.60	3,047.64	2,805.19	
76	1,259.09	1,158.36	2,998.06	2,750.04	3,317.71	3,036.67	
77	1,394.44	1,281.12	3,295.71	3,031.15	3,626.35	3,328.74	
78	1,532.94	1,410.19	3,593.26	3,306.69	3,918.45	3,598.78	
79	1,674.59	1,545.54	3,896.42	3,593.26	4,227.06	3,879.85	
80	1,825.69	1,677.74	4,232.59	3,901.91	4,557.72	4,182.97	
81	1,995.65	1,835.12	4,607.34	4,254.63	4,899.43	4,513.61	
82	2,190.83	2,017.70	5,015.17	4,634.89	5,301.72	4,882.92	
83	2,414.30	2,222.30	5,478.08	5,064.72	5,753.62	5,301.72	
84	2,681.86	2,467.81	6,001.65	5,555.25	6,266.17	5,770.19	
85	2,924.22	2,688.14	6,541.73	6,051.30	6,828.32	6,293.74	
86	3,188.65	2,933.69	7,131.41	6,602.41	7,440.08	6,861.38	
87	3,475.08	3,198.10	7,770.76	7,192.09	8,112.45	7,484.18	
88	3,786.71	3,487.68	8,470.64	7,847.90	8,845.43	8,150.98	
89	4,126.67	3,802.45	9,231.20	8,553.31	9,644.54	8,878.47	
90	4,498.08	4,142.42	10,063.39	9,319.41	10,509.78	9,683.12	
91	4,904.16	4,513.82	10,967.22	10,157.08	11,457.67	10,553.89	
92	5,347.99	4,919.90	11,948.22	11,066.43	12,488.31	11,501.78	
93	5,826.44	5,363.71	13,022.91	12,058.44	13,612.55	12,543.42	
94	6,352.12	5,845.32	14,202.24	13,144.13	14,841.56	13,667.70	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 3.6% High BIO Increase to Year 2 of Phase-In Premiums
Premiums in Year 3 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
2190 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	138.48	132.20	358.24	336.17	501.51	479.45	
25-29	147.95	141.64	385.76	358.24	545.60	512.54	
30-34	163.67	151.10	424.34	385.76	589.68	551.11	
35-39	173.14	166.82	457.43	424.34	639.29	595.22	
40-45	192.01	176.28	490.50	457.43	683.37	644.80	
46	195.14	179.42	501.51	462.93	699.92	655.81	
47	198.31	185.70	512.54	473.97	710.89	661.33	
48	201.46	185.70	523.55	484.99	721.98	677.88	
49	204.61	192.01	534.60	490.50	727.48	677.88	
50	207.77	192.01	545.60	501.51	738.49	694.42	
51	210.89	195.14	556.64	518.02	755.01	705.42	
52	217.18	201.46	573.16	534.60	782.58	733.01	
53	226.64	207.77	606.24	562.12	804.65	749.54	
54	236.08	223.50	639.29	600.70	837.70	782.58	
55	254.98	236.08	683.37	644.80	870.79	815.65	
56	267.55	251.83	721.98	672.36	914.87	854.23	
57	286.44	264.40	771.58	721.98	970.01	903.84	
58	308.50	286.44	832.22	771.58	1,025.08	958.93	
59	327.36	308.50	898.32	843.20	1,096.73	1,014.04	
60	352.54	324.22	958.93	898.32	1,168.35	1,085.71	
61	380.89	349.40	1,025.08	958.93	1,251.03	1,157.35	
62	409.20	377.72	1,102.22	1,025.08	1,328.18	1,240.01	
63	437.53	406.03	1,162.87	1,096.73	1,421.87	1,322.68	
64	472.16	437.53	1,234.48	1,151.81	1,515.59	1,410.87	
65	503.64	469.01	1,306.13	1,217.99	1,609.26	1,493.54	
66	547.70	506.78	1,388.81	1,300.65	1,719.46	1,598.24	
67	598.08	550.86	1,510.06	1,410.87	1,846.25	1,719.46	
68	667.31	616.97	1,680.91	1,565.17	2,017.09	1,879.31	
69	736.56	686.21	1,873.80	1,741.55	2,198.95	2,039.14	
70	818.41	761.75	2,094.24	1,950.92	2,402.86	2,232.02	
71	909.70	846.73	2,331.25	2,165.89	2,612.26	2,419.40	
72	1,016.72	944.33	2,573.69	2,397.35	2,849.26	2,639.83	
73	1,126.88	1,038.76	2,816.21	2,612.26	3,097.28	2,876.82	
74	1,246.51	1,155.22	3,080.71	2,849.26	3,383.85	3,141.35	
75	1,375.55	1,268.52	3,361.80	3,124.81	3,681.48	3,422.46	
76	1,514.08	1,397.58	3,659.42	3,394.89	3,990.06	3,714.52	
77	1,674.59	1,551.83	4,006.61	3,725.57	4,359.35	4,061.71	
78	1,828.85	1,693.49	4,364.84	4,061.71	4,701.02	4,392.40	
79	1,986.22	1,844.57	4,723.06	4,403.41	5,059.26	4,717.58	
80	2,149.91	1,995.65	5,114.37	4,772.67	5,439.51	5,064.72	
81	2,338.76	2,175.10	5,538.72	5,175.00	5,836.31	5,450.53	
82	2,559.11	2,379.68	6,023.70	5,637.93	6,299.26	5,885.91	
83	2,810.93	2,615.77	6,574.81	6,150.47	6,817.32	6,365.41	
84	3,113.09	2,892.74	7,214.09	6,745.63	7,412.49	6,927.54	
85	3,393.24	3,157.18	7,858.94	7,351.87	8,073.88	7,550.29	
86	3,698.58	3,440.46	8,569.87	8,018.74	8,801.34	8,233.66	
87	4,032.24	3,752.08	9,341.42	8,740.70	9,594.96	8,977.64	
88	4,394.23	4,088.89	10,179.15	9,528.79	10,454.68	9,782.31	
89	4,790.83	4,454.04	11,099.49	10,388.54	11,397.10	10,664.09	
90	5,222.08	4,856.95	12,102.55	11,314.42	12,422.13	11,617.53	
91	5,691.10	5,294.47	13,188.22	12,334.00	13,540.93	12,664.66	
92	6,204.18	5,772.91	14,378.60	13,441.73	14,758.88	13,810.98	
93	6,761.32	6,295.45	15,668.23	14,654.18	16,087.07	15,056.49	
94	7,371.96	6,858.88	17,079.08	15,976.87	17,531.03	16,417.73	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 15.3% High BIO Increase to Year 2 of Phase-In Premiums
Premiums in Year 3 of 3 Year Phase-In
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Individual							
Unlimited							
No BIO		5% Simple BIO		5% Compound BIO			
Age	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	432.66	399.39	555.95	498.96	755.52	705.64	
25-29	457.63	440.98	598.70	548.79	819.64	762.64	
30-34	507.54	465.95	641.49	591.62	876.70	826.77	
35-39	540.84	515.85	698.50	634.33	947.98	883.83	
40-45	582.47	549.15	755.52	691.37	1,026.35	955.06	
46	607.39	565.82	769.78	698.50	1,040.58	976.47	
47	615.70	574.09	776.90	705.64	1,069.12	997.85	
48	615.70	582.47	791.16	719.86	1,083.36	1,012.07	
49	624.05	599.05	805.44	726.99	1,090.49	1,019.23	
50	648.99	599.05	826.77	755.52	1,111.89	1,040.58	
51	657.31	624.05	848.16	776.90	1,133.28	1,054.87	
52	690.64	648.99	883.83	805.44	1,168.89	1,097.65	
53	707.22	665.62	926.57	855.31	1,218.77	1,140.36	
54	748.85	698.90	983.60	912.31	1,261.53	1,183.17	
55	782.14	740.50	1,047.72	976.47	1,325.69	1,240.18	
56	840.34	782.14	1,118.99	1,047.72	1,404.09	1,311.43	
57	906.93	840.34	1,190.24	1,118.99	1,489.65	1,382.71	
58	940.25	890.29	1,275.82	1,211.67	1,575.16	1,475.35	
59	1,031.75	965.14	1,368.45	1,297.15	1,667.85	1,560.91	
60	1,089.97	1,006.75	1,454.00	1,382.71	1,767.61	1,653.57	
61	1,181.47	1,089.97	1,568.05	1,496.73	1,888.79	1,767.61	
62	1,273.00	1,181.47	1,667.85	1,582.29	2,017.06	1,888.79	
63	1,372.90	1,281.36	1,760.47	1,667.85	2,159.65	2,031.30	
64	1,464.37	1,364.53	1,846.01	1,753.33	2,302.17	2,173.86	
65	1,589.18	1,472.67	1,945.79	1,831.72	2,458.95	2,330.67	
66	1,714.00	1,605.83	2,059.83	1,931.53	2,644.24	2,501.72	
67	1,872.07	1,763.86	2,245.14	2,102.59	2,850.96	2,694.15	
68	2,080.06	1,947.00	2,494.58	2,352.06	3,093.30	2,915.13	
69	2,304.75	2,163.26	2,808.20	2,637.17	3,371.28	3,164.57	
70	2,579.26	2,404.58	3,171.71	2,979.29	3,670.64	3,421.15	
71	2,837.20	2,654.16	3,535.19	3,321.36	3,969.95	3,692.00	
72	3,145.07	2,945.40	3,912.98	3,670.64	4,333.50	4,027.00	
73	3,494.55	3,261.54	4,304.96	4,034.12	4,704.08	4,376.23	
74	3,852.32	3,586.03	4,711.24	4,411.86	5,117.48	4,775.36	
75	4,268.35	3,943.86	5,138.86	4,796.74	5,566.51	5,224.43	
76	4,684.36	4,351.55	5,594.99	5,231.54	6,044.07	5,687.67	
77	5,166.89	4,792.44	6,122.47	5,723.31	6,585.76	6,207.93	
78	5,607.93	5,216.83	6,642.71	6,215.11	7,091.80	6,692.64	
79	6,057.19	5,657.81	7,177.29	6,728.28	7,619.19	7,184.47	
80	6,548.05	6,123.77	7,747.46	7,284.22	8,153.76	7,690.49	
81	7,097.23	6,647.96	8,367.60	7,890.06	8,759.59	8,253.54	
82	7,729.57	7,246.94	9,094.57	8,581.42	9,436.71	8,895.01	
83	8,478.41	7,962.55	9,928.49	9,365.43	10,192.20	9,614.91	
84	9,360.34	8,777.94	10,890.70	10,270.59	11,076.02	10,448.78	
85	10,217.37	9,568.38	11,874.25	11,197.16	12,073.84	11,396.76	
86	11,132.58	10,425.35	12,943.37	12,202.11	13,157.20	12,415.93	
87	12,139.34	11,357.20	14,112.29	13,299.75	14,340.37	13,534.97	
88	13,229.30	12,388.95	15,388.12	14,504.24	15,637.53	14,753.76	
89	14,427.45	13,495.55	16,770.82	15,801.47	17,048.75	16,086.54	
90	15,725.40	14,718.60	18,274.70	17,226.93	18,588.33	17,526.32	
91	17,139.83	16,041.56	19,913.99	18,773.60	20,248.95	19,101.48	
92	18,687.42	17,489.27	21,710.08	20,462.77	22,073.59	20,819.16	
93	20,368.14	19,070.11	23,663.03	22,308.78	24,069.26	22,700.79	
94	22,198.62	20,784.15	25,794.11	24,318.70	26,228.90	24,739.26	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Current-Year Premiums
Premiums in Year 1 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
1095 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	69.25	62.94	130.95	122.77	188.24	171.86	
25-29	75.54	69.25	143.22	130.95	200.51	188.24	
30-34	78.70	75.54	151.39	143.22	216.87	200.51	
35-39	84.98	78.70	167.79	151.39	237.35	216.87	
40-45	94.44	84.98	180.02	167.79	249.61	237.35	
46	100.73	88.13	184.13	167.79	257.80	241.41	
47	103.88	91.27	188.24	171.86	265.99	241.41	
48	103.88	91.27	188.24	175.97	265.99	245.52	
49	107.02	91.27	192.34	175.97	270.10	249.61	
50	110.17	94.44	196.43	184.13	274.16	249.61	
51	110.17	97.58	200.51	184.13	278.25	253.68	
52	113.32	97.58	208.72	192.34	286.43	265.99	
53	119.62	100.73	216.87	200.51	294.63	270.10	
54	122.76	103.88	233.25	216.87	302.81	278.25	
55	132.20	113.32	249.61	225.08	319.18	286.43	
56	135.36	119.62	257.80	241.41	331.47	302.81	
57	151.10	129.07	278.25	257.80	351.92	323.26	
58	160.55	135.36	302.81	278.25	372.37	335.56	
59	173.14	147.95	323.26	294.63	396.94	360.11	
60	188.86	160.55	343.72	311.00	425.57	384.63	
61	198.31	173.14	372.37	335.56	454.22	413.31	
62	217.18	185.70	401.05	360.11	478.76	437.84	
63	232.93	201.46	425.57	388.74	515.61	466.49	
64	251.83	214.04	458.30	417.38	540.15	491.04	
65	267.55	229.80	486.94	446.02	576.98	527.84	
66	289.58	245.52	527.84	482.87	609.71	556.53	
67	314.77	270.71	568.79	523.78	658.81	597.45	
68	349.40	299.03	626.08	572.90	716.12	654.73	
69	390.31	330.53	687.48	630.15	785.67	720.23	
70	431.22	371.44	757.02	691.54	863.43	785.67	
71	481.60	412.36	830.69	761.12	941.17	859.33	
72	535.10	459.58	912.54	834.76	1,027.10	941.17	
73	591.78	506.78	1,002.55	912.54	1,117.13	1,027.10	
74	654.72	560.29	1,096.68	1,002.55	1,219.44	1,121.22	
75	723.98	620.11	1,203.05	1,096.68	1,329.90	1,219.44	
76	796.38	679.91	1,309.45	1,194.88	1,436.31	1,321.74	
77	884.52	758.60	1,440.40	1,317.64	1,575.44	1,444.50	
78	978.94	834.14	1,567.25	1,436.31	1,702.30	1,559.08	
79	1,063.94	912.84	1,698.20	1,559.08	1,829.15	1,677.75	
80	1,161.50	997.82	1,841.41	1,690.03	1,968.30	1,804.61	
81	1,274.83	1,095.42	1,996.94	1,837.34	2,119.68	1,943.71	
82	1,397.58	1,202.42	2,172.90	1,996.94	2,287.43	2,095.11	
83	1,542.38	1,325.21	2,365.19	2,181.06	2,475.71	2,271.10	
84	1,709.22	1,466.84	2,598.44	2,393.83	2,692.57	2,467.50	
85	1,863.44	1,599.05	2,827.63	2,606.60	2,938.09	2,688.48	
86	2,030.27	1,743.83	3,081.31	2,843.96	3,199.98	2,933.98	
87	2,209.69	1,901.22	3,359.59	3,097.68	3,490.51	3,199.98	
88	2,408.02	2,071.21	3,662.36	3,380.03	3,805.61	3,490.51	
89	2,625.19	2,260.07	3,989.73	3,682.85	4,149.31	3,801.49	
90	2,861.28	2,461.52	4,349.85	4,014.32	4,521.73	4,141.12	
91	3,116.24	2,685.01	4,742.69	4,378.48	4,930.93	4,517.60	
92	3,396.38	2,927.39	5,172.34	4,771.34	5,376.94	4,922.72	
93	3,701.74	3,191.78	5,634.73	5,196.88	5,859.82	5,364.67	
94	4,035.38	3,478.25	6,142.16	5,667.48	6,387.67	5,847.50	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Current-Year Premiums
Premiums in Year 1 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
1460 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	75.54	69.25	135.04	126.85	200.51	175.97	
25-29	84.98	72.41	147.32	135.04	212.77	196.43	
30-34	94.44	81.85	163.70	147.32	233.25	208.72	
35-39	97.58	88.13	171.86	159.59	249.61	220.96	
40-45	103.88	94.44	192.34	171.86	270.10	241.41	
46	103.88	97.58	196.43	171.86	274.16	245.52	
47	107.02	97.58	200.51	175.97	278.25	249.61	
48	107.02	97.58	204.61	180.02	282.33	257.80	
49	113.32	100.73	204.61	180.02	282.33	257.80	
50	113.32	103.88	212.77	192.34	294.63	265.99	
51	113.32	103.88	216.87	196.43	294.63	265.99	
52	116.45	107.02	220.96	204.61	302.81	274.16	
53	122.76	110.17	237.35	216.87	315.07	282.33	
54	129.07	113.32	249.61	225.08	327.38	294.63	
55	135.36	125.92	265.99	241.41	339.64	311.00	
56	138.48	129.07	278.25	253.68	351.92	315.07	
57	154.24	132.20	306.90	274.16	376.45	339.64	
58	163.67	141.64	319.18	298.74	405.11	364.20	
59	179.42	160.55	343.72	311.00	421.49	380.56	
60	192.01	176.28	372.37	335.56	454.22	413.31	
61	207.77	188.86	392.86	355.99	486.94	446.02	
62	232.93	207.77	421.49	380.56	515.61	466.49	
63	242.36	223.50	458.30	413.31	552.42	503.32	
64	261.26	239.23	495.16	446.02	581.07	527.84	
65	277.01	251.83	527.84	474.68	621.99	560.59	
66	299.03	277.01	568.79	515.61	658.81	597.45	
67	324.22	295.87	613.81	556.53	707.93	650.62	
68	358.84	327.36	671.10	605.62	773.40	703.85	
69	399.76	365.14	740.68	667.00	847.07	765.19	
70	450.13	409.20	802.06	732.45	920.71	830.69	
71	494.20	456.41	875.71	793.83	1,002.55	908.45	
72	550.86	503.64	961.64	875.71	1,096.68	986.18	
73	607.51	554.02	1,055.74	961.64	1,190.80	1,080.30	
74	667.31	607.51	1,166.24	1,055.74	1,293.10	1,178.52	
75	736.56	664.18	1,284.91	1,162.14	1,399.48	1,280.83	
76	805.82	730.27	1,399.48	1,272.62	1,526.33	1,391.30	
77	900.24	812.11	1,534.51	1,395.39	1,653.16	1,514.06	
78	961.54	897.11	1,669.56	1,514.06	1,780.03	1,632.72	
79	1,085.96	988.39	1,800.50	1,632.72	1,915.07	1,739.11	
80	1,192.97	1,089.13	1,935.56	1,763.68	2,050.13	1,861.89	
81	1,306.31	1,199.29	2,091.04	1,898.70	2,197.42	1,992.82	
82	1,438.51	1,322.04	2,266.98	2,062.37	2,365.19	2,140.15	
83	1,583.30	1,451.10	2,463.40	2,246.53	2,553.42	2,307.92	
84	1,747.00	1,602.19	2,704.83	2,459.33	2,770.30	2,508.45	
85	1,904.39	1,750.15	2,946.27	2,676.18	3,024.01	2,733.50	
86	2,080.64	1,907.54	3,212.26	2,917.64	3,289.98	2,979.00	
87	2,266.36	2,080.64	3,502.81	3,183.60	3,588.72	3,245.01	
88	2,470.97	2,269.52	3,821.95	3,465.98	3,916.09	3,535.52	
89	2,694.47	2,474.11	4,165.69	3,776.97	4,263.92	3,858.79	
90	2,939.96	2,697.60	4,533.98	4,120.68	4,648.57	4,202.54	
91	3,204.38	2,939.96	4,943.19	4,493.09	5,070.03	4,583.10	
92	3,487.68	3,204.38	5,389.20	4,898.18	5,524.26	4,996.39	
93	3,802.45	3,493.97	5,872.07	5,336.01	6,015.30	5,446.52	
94	4,145.54	3,805.58	6,404.05	5,818.89	6,555.45	5,933.46	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Current-Year Premiums
Premiums in Year 1 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint						
2190 x Daily Maximum						
Age	No BIO		5% Simple BIO		5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
18-24	88.13	81.85	167.79	155.51	241.41	225.08
25-29	94.44	88.13	184.13	167.79	261.90	241.41
30-34	100.73	94.44	196.43	184.13	282.33	261.90
35-39	110.17	100.73	216.87	196.43	306.90	282.33
40-45	119.62	110.17	233.25	216.87	323.26	306.90
46	125.92	110.17	233.25	220.96	331.47	311.00
47	129.07	116.45	241.41	225.08	343.72	315.07
48	129.07	116.45	241.41	225.08	343.72	315.07
49	129.07	116.45	245.52	229.16	347.82	319.18
50	132.20	119.62	253.68	233.25	351.92	323.26
51	135.36	119.62	257.80	237.35	355.99	327.38
52	141.64	125.92	265.99	249.61	368.30	343.72
53	147.95	129.07	282.33	261.90	376.45	347.82
54	157.39	135.36	298.74	278.25	392.86	360.11
55	160.55	144.80	319.18	290.55	413.31	368.30
56	169.97	154.24	335.56	311.00	425.57	392.86
57	179.42	166.82	360.11	331.47	450.13	417.38
58	204.61	176.28	388.74	355.99	478.76	429.69
59	210.89	192.01	417.38	380.56	511.51	462.41
60	223.50	204.61	441.95	401.05	548.33	495.16
61	245.52	223.50	478.76	429.69	589.24	531.96
62	267.55	239.23	515.61	466.49	617.92	560.59
63	283.31	261.26	548.33	503.32	662.90	601.54
64	302.20	277.01	589.24	536.07	699.75	634.27
65	321.06	295.87	626.08	572.90	744.76	679.29
66	346.25	317.93	679.29	621.99	785.67	720.23
67	380.89	346.25	732.45	675.19	847.07	769.31
68	421.79	384.02	806.14	736.57	920.71	842.97
69	469.01	428.10	887.97	810.24	1,010.72	924.79
70	519.38	478.45	973.92	892.07	1,108.95	1,014.83
71	582.32	531.95	1,072.10	982.09	1,211.26	1,108.95
72	648.44	591.78	1,178.52	1,076.22	1,325.83	1,215.33
73	717.68	651.59	1,293.10	1,178.52	1,440.40	1,325.83
74	796.38	723.98	1,411.75	1,293.10	1,575.44	1,444.50
75	881.36	799.50	1,546.81	1,411.75	1,714.54	1,571.34
76	978.94	875.06	1,685.91	1,542.70	1,849.60	1,702.30
77	1,082.81	978.94	1,857.78	1,698.20	2,033.75	1,861.89
78	1,189.85	1,073.38	2,017.38	1,849.60	2,193.33	2,013.27
79	1,300.02	1,177.25	2,189.24	2,013.27	2,357.02	2,164.67
80	1,416.47	1,287.42	2,373.40	2,176.97	2,532.97	2,324.27
81	1,548.67	1,410.19	2,573.87	2,369.28	2,729.39	2,504.33
82	1,702.93	1,548.67	2,798.94	2,573.87	2,946.27	2,696.64
83	1,876.06	1,709.22	3,052.69	2,807.14	3,191.79	2,925.83
84	2,083.78	1,891.79	3,347.29	3,081.31	3,470.06	3,183.60
85	2,269.52	2,061.77	3,646.02	3,359.59	3,785.16	3,465.98
86	2,477.24	2,247.48	3,973.40	3,662.36	4,124.78	3,781.05
87	2,700.74	2,452.06	4,329.39	3,993.83	4,501.24	4,120.68
88	2,939.96	2,669.28	4,722.20	4,353.93	4,906.36	4,497.14
89	3,204.38	2,911.66	5,143.70	4,746.77	5,348.30	4,898.18
90	3,493.97	3,172.91	5,606.09	5,176.44	5,827.07	5,336.01
91	3,808.74	3,462.49	6,113.50	5,642.90	6,354.95	5,818.89
92	4,154.99	3,774.12	6,665.91	6,146.24	6,927.82	6,342.67
93	4,523.27	4,114.08	7,263.37	6,698.65	7,549.80	6,915.56
94	4,935.62	4,482.36	7,918.09	7,304.30	8,229.10	7,537.53

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Current-Year Premiums
Premiums in Year 1 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
2920 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	91.27	88.13	184.13	175.97	261.90	245.52	
25-29	100.73	91.27	196.43	184.13	282.33	265.99	
30-34	110.17	100.73	212.77	204.61	302.81	286.43	
35-39	119.62	107.02	229.16	216.87	327.38	302.81	
40-45	132.20	116.45	245.52	233.25	355.99	331.47	
46	132.20	116.45	249.61	241.41	355.99	335.56	
47	135.36	119.62	257.80	245.52	364.20	339.64	
48	135.36	119.62	261.90	245.52	368.30	351.92	
49	135.36	119.62	265.99	245.52	368.30	351.92	
50	138.48	125.92	270.10	253.68	376.45	355.99	
51	141.64	125.92	274.16	261.90	388.74	360.11	
52	147.95	135.36	290.55	270.10	392.86	364.20	
53	154.24	141.64	302.81	282.33	405.11	376.45	
54	163.67	147.95	315.07	294.63	425.57	392.86	
55	169.97	160.55	339.64	311.00	433.77	401.05	
56	179.42	163.67	360.11	335.56	458.30	421.49	
57	188.86	179.42	388.74	355.99	486.94	446.02	
58	207.77	188.86	409.20	376.45	511.51	466.49	
59	223.50	204.61	437.84	405.11	548.33	499.23	
60	236.08	217.18	482.87	437.84	585.17	536.07	
61	258.12	236.08	515.61	466.49	621.99	576.98	
62	280.15	258.12	552.42	511.51	671.10	613.81	
63	299.03	270.71	593.33	544.26	712.01	646.56	
64	317.93	289.58	630.15	585.17	748.87	687.48	
65	336.80	308.50	675.19	621.99	793.83	724.28	
66	365.14	333.67	720.23	671.10	842.97	769.31	
67	399.76	365.14	777.50	724.28	908.45	830.69	
68	443.83	406.03	863.43	797.94	994.37	904.36	
69	494.20	453.26	949.35	875.71	1,088.49	998.45	
70	547.70	503.64	1,055.74	969.80	1,198.99	1,092.57	
71	613.80	563.42	1,162.14	1,068.04	1,301.26	1,198.99	
72	683.05	626.40	1,280.83	1,170.31	1,424.05	1,317.64	
73	755.45	698.81	1,403.56	1,280.83	1,559.08	1,436.31	
74	837.30	771.19	1,526.33	1,399.48	1,698.20	1,567.25	
75	928.57	856.18	1,665.46	1,530.43	1,849.60	1,702.30	
76	1,029.30	947.47	1,820.96	1,669.56	2,013.27	1,841.41	
77	1,139.47	1,048.19	2,001.00	1,841.41	2,201.54	2,021.46	
78	1,252.80	1,152.07	2,181.06	2,009.20	2,377.51	2,185.16	
79	1,369.25	1,262.24	2,365.19	2,181.06	2,565.71	2,357.02	
80	1,492.01	1,372.40	2,569.80	2,369.28	2,766.24	2,537.05	
81	1,630.52	1,501.46	2,794.88	2,582.09	2,974.91	2,741.65	
82	1,791.05	1,649.40	3,044.47	2,815.33	3,216.34	2,962.62	
83	1,973.62	1,816.22	3,326.84	3,073.14	3,490.51	3,216.34	
84	2,193.97	2,017.70	3,641.91	3,371.85	3,801.49	3,502.81	
85	2,389.12	2,197.13	3,969.28	3,674.66	4,145.25	3,821.95	
86	2,606.32	2,398.55	4,329.39	4,006.09	4,517.60	4,165.69	
87	2,842.39	2,615.77	4,718.12	4,366.19	4,922.72	4,542.16	
88	3,094.21	2,851.85	5,139.60	4,763.14	5,368.74	4,947.25	
89	3,374.36	3,109.97	5,601.99	5,192.80	5,855.72	5,389.20	
90	3,676.55	3,386.95	6,109.43	5,655.21	6,379.48	5,876.18	
91	4,010.20	3,689.14	6,657.76	6,166.71	6,956.46	6,408.16	
92	4,372.19	4,022.78	7,251.10	6,719.14	7,578.45	6,981.05	
93	4,762.51	4,384.79	7,905.83	7,320.66	8,261.83	7,615.30	
94	5,193.74	4,778.26	8,621.94	7,979.48	9,010.66	8,294.57	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Current-Year Premiums
Premiums in Year 1 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
4380 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	113.32	107.02	216.87	200.51	302.81		286.43
25-29	119.62	113.32	233.25	216.87	327.38		306.90
30-34	132.20	122.76	253.68	233.25	355.99		331.47
35-39	141.64	135.36	274.16	253.68	384.63		355.99
40-45	154.24	141.64	294.63	274.16	409.20		388.74
46	157.39	144.80	302.81	278.25	421.49		392.86
47	160.55	151.10	306.90	286.43	425.57		396.94
48	163.67	151.10	315.07	290.55	433.77		409.20
49	166.82	154.24	323.26	294.63	437.84		409.20
50	166.82	154.24	327.38	302.81	446.02		417.38
51	169.97	157.39	335.56	311.00	454.22		425.57
52	176.28	163.67	343.72	323.26	470.59		441.95
53	182.58	166.82	364.20	339.64	482.87		450.13
54	192.01	182.58	384.63	360.11	503.32		470.59
55	207.77	192.01	409.20	388.74	523.78		491.04
56	217.18	204.61	433.77	405.11	548.33		515.61
57	232.93	214.04	462.41	433.77	585.17		544.26
58	248.66	232.93	499.23	462.41	617.92		576.98
59	264.40	248.66	540.15	507.40	658.81		609.71
60	286.44	261.26	576.98	540.15	703.85		654.73
61	308.50	283.31	617.92	576.98	752.92		695.63
62	330.53	305.34	662.90	617.92	797.94		744.76
63	355.70	327.36	699.75	658.81	855.22		793.83
64	384.02	355.70	740.68	691.54	912.54		847.07
65	409.20	380.89	785.67	732.45	969.80		900.25
66	443.83	409.20	834.76	781.59	1,035.29		961.64
67	484.73	446.98	908.45	847.07	1,108.95		1,035.29
68	541.42	500.48	1,010.72	941.17	1,211.26		1,129.41
69	598.08	557.14	1,125.32	1,047.57	1,321.74		1,227.63
70	664.18	616.97	1,260.35	1,174.39	1,444.50		1,342.20
71	736.56	686.21	1,403.56	1,301.26	1,571.34		1,456.79
72	824.69	764.90	1,546.81	1,440.40	1,714.54		1,587.72
73	912.84	840.44	1,694.10	1,571.34	1,861.89		1,730.95
74	1,010.44	934.87	1,853.68	1,714.54	2,033.75		1,890.51
75	1,114.28	1,026.16	2,021.46	1,878.24	2,213.81		2,058.29
76	1,227.61	1,133.18	2,201.54	2,041.91	2,397.94		2,234.26
77	1,356.68	1,255.94	2,410.21	2,242.45	2,623.01		2,442.96
78	1,482.60	1,372.40	2,627.09	2,442.96	2,827.63		2,643.47
79	1,608.49	1,495.16	2,839.85	2,647.55	3,044.47		2,835.78
80	1,740.68	1,617.92	3,077.20	2,868.53	3,269.54		3,044.47
81	1,894.92	1,762.72	3,330.93	3,114.06	3,510.96		3,277.74
82	2,074.34	1,926.41	3,621.46	3,392.29	3,789.24		3,539.61
83	2,275.82	2,118.43	3,952.91	3,699.18	4,100.23		3,830.14
84	2,521.34	2,341.90	4,337.55	4,055.22	4,456.23		4,165.69
85	2,747.96	2,555.94	4,726.32	4,423.52	4,857.24		4,542.16
86	2,996.63	2,785.74	5,155.97	4,824.51	5,295.08		4,951.36
87	3,267.35	3,040.70	5,618.37	5,258.28	5,769.79		5,397.38
88	3,560.09	3,311.40	6,121.73	5,728.87	6,289.45		5,884.37
89	3,881.15	3,607.30	6,674.14	6,248.55	6,854.17		6,412.22
90	4,230.53	3,934.66	7,279.73	6,805.08	7,472.08		6,985.12
91	4,608.28	4,287.19	7,930.39	7,418.89	8,143.17		7,615.30
92	5,026.92	4,677.53	8,646.51	8,085.88	8,875.62		8,306.84
93	5,477.04	5,099.32	9,423.96	8,814.23	9,673.57		9,055.71
94	5,971.24	5,555.74	10,271.03	9,608.13	10,545.18		9,874.11

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Year 1 of Phase-In Premiums
Premiums in Year 2 of 3 Year Phase-In
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
1095 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	69.25	62.94	170.24	159.60	244.71	223.42	
25-29	75.54	69.25	186.19	170.24	260.66	244.71	
30-34	78.70	75.54	196.81	186.19	281.93	260.66	
35-39	84.98	78.70	218.13	196.81	308.56	281.93	
40-45	94.44	84.98	234.03	218.13	324.49	308.56	
46	100.73	88.13	239.37	218.13	335.14	313.83	
47	103.88	91.27	244.71	223.42	345.79	313.83	
48	103.88	91.27	244.71	228.76	345.79	319.18	
49	107.02	91.27	250.04	228.76	351.13	324.49	
50	110.17	94.44	255.36	239.37	356.41	324.49	
51	110.17	97.58	260.66	239.37	361.73	329.78	
52	113.32	97.58	271.34	250.04	372.36	345.79	
53	119.62	100.73	281.93	260.66	383.02	351.13	
54	122.76	103.88	303.23	281.93	393.65	361.73	
55	132.20	113.32	324.49	292.60	414.93	372.36	
56	135.36	119.62	335.14	313.83	430.91	393.65	
57	151.10	129.07	361.73	335.14	457.50	420.24	
58	160.55	135.36	393.65	361.73	484.08	436.23	
59	173.14	147.95	420.24	383.02	516.02	468.14	
60	188.86	160.55	446.84	404.30	553.24	500.02	
61	198.31	173.14	484.08	436.23	590.49	537.30	
62	217.18	185.70	521.37	468.14	622.39	569.19	
63	232.93	201.46	553.24	505.36	670.29	606.44	
64	251.83	214.04	595.79	542.59	702.20	638.35	
65	267.55	229.80	633.02	579.83	750.07	686.19	
66	289.58	245.52	686.19	627.73	792.62	723.49	
67	314.77	270.71	739.43	680.91	856.45	776.69	
68	349.40	299.03	813.90	744.77	930.96	851.15	
69	390.31	330.53	893.72	819.20	1,021.37	936.30	
70	431.22	371.44	984.13	899.00	1,122.46	1,021.37	
71	481.60	412.36	1,079.90	989.46	1,223.52	1,117.13	
72	535.10	459.58	1,186.30	1,085.19	1,335.23	1,223.52	
73	591.78	506.78	1,303.32	1,186.30	1,452.27	1,335.23	
74	654.72	560.29	1,425.68	1,303.32	1,585.27	1,457.59	
75	723.98	620.11	1,563.97	1,425.68	1,728.87	1,585.27	
76	796.38	679.91	1,702.29	1,553.34	1,867.20	1,718.26	
77	884.52	758.60	1,872.52	1,712.93	2,048.07	1,877.85	
78	978.94	834.14	2,037.43	1,867.20	2,212.99	2,026.80	
79	1,063.94	912.84	2,207.66	2,026.80	2,377.90	2,181.08	
80	1,161.50	997.82	2,393.83	2,197.04	2,558.79	2,345.99	
81	1,274.83	1,095.42	2,596.02	2,388.54	2,755.58	2,526.82	
82	1,397.58	1,202.42	2,824.77	2,596.02	2,973.66	2,723.64	
83	1,542.38	1,325.21	3,074.75	2,835.38	3,218.42	2,952.43	
84	1,709.22	1,466.84	3,377.97	3,111.98	3,500.34	3,207.75	
85	1,863.44	1,599.05	3,675.92	3,388.58	3,819.52	3,495.02	
86	2,030.27	1,743.83	4,005.70	3,697.15	4,159.97	3,814.17	
87	2,209.69	1,901.22	4,367.47	4,026.98	4,537.66	4,159.97	
88	2,408.02	2,071.21	4,761.07	4,394.04	4,947.29	4,537.66	
89	2,625.19	2,260.07	5,186.65	4,787.71	5,394.10	4,941.94	
90	2,861.28	2,461.52	5,654.81	5,218.62	5,878.25	5,383.46	
91	3,116.24	2,685.01	6,165.50	5,692.02	6,410.21	5,872.88	
92	3,396.38	2,927.39	6,724.04	6,202.74	6,990.02	6,399.54	
93	3,701.74	3,191.78	7,325.15	6,755.94	7,617.77	6,974.07	
94	4,035.38	3,478.25	7,984.81	7,367.72	8,303.97	7,601.75	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Year 1 of Phase-In Premiums
Premiums in Year 2 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
1460 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	75.54	69.25	175.55	164.91	260.66	228.76	
25-29	84.98	72.41	191.52	175.55	276.60	255.36	
30-34	94.44	81.85	212.81	191.52	303.23	271.34	
35-39	97.58	88.13	223.42	207.47	324.49	287.25	
40-45	103.88	94.44	250.04	223.42	351.13	313.83	
46	103.88	97.58	255.36	223.42	356.41	319.18	
47	107.02	97.58	260.66	228.76	361.73	324.49	
48	107.02	97.58	265.99	234.03	367.03	335.14	
49	113.32	100.73	265.99	234.03	367.03	335.14	
50	113.32	103.88	276.60	250.04	383.02	345.79	
51	113.32	103.88	281.93	255.36	383.02	345.79	
52	116.45	107.02	287.25	265.99	393.65	356.41	
53	122.76	110.17	308.56	281.93	409.59	367.03	
54	129.07	113.32	324.49	292.60	425.59	383.02	
55	135.36	125.92	345.79	313.83	441.53	404.30	
56	138.48	129.07	361.73	329.78	457.50	409.59	
57	154.24	132.20	398.97	356.41	489.39	441.53	
58	163.67	141.64	414.93	388.36	526.64	473.46	
59	179.42	160.55	446.84	404.30	547.94	494.73	
60	192.01	176.28	484.08	436.23	590.49	537.30	
61	207.77	188.86	510.72	462.79	633.02	579.83	
62	232.93	207.77	547.94	494.73	670.29	606.44	
63	242.36	223.50	595.79	537.30	718.15	654.32	
64	261.26	239.23	643.71	579.83	755.39	686.19	
65	277.01	251.83	686.19	617.08	808.59	728.77	
66	299.03	277.01	739.43	670.29	856.45	776.69	
67	324.22	295.87	797.95	723.49	920.31	845.81	
68	358.84	327.36	872.43	787.31	1,005.42	915.01	
69	399.76	365.14	962.88	867.10	1,101.19	994.75	
70	450.13	409.20	1,042.68	952.19	1,196.92	1,079.90	
71	494.20	456.41	1,138.42	1,031.98	1,303.32	1,180.99	
72	550.86	503.64	1,250.13	1,138.42	1,425.68	1,282.03	
73	607.51	554.02	1,372.46	1,250.13	1,548.04	1,404.39	
74	667.31	607.51	1,516.11	1,372.46	1,681.03	1,532.08	
75	736.56	664.18	1,670.38	1,510.78	1,819.32	1,665.08	
76	805.82	730.27	1,819.32	1,654.41	1,984.23	1,808.69	
77	900.24	812.11	1,994.86	1,814.01	2,149.11	1,968.28	
78	991.54	897.11	2,170.43	1,968.28	2,314.04	2,122.54	
79	1,085.96	988.39	2,340.65	2,122.54	2,489.59	2,260.84	
80	1,192.97	1,089.13	2,516.23	2,292.78	2,665.17	2,420.46	
81	1,306.31	1,199.29	2,718.35	2,468.31	2,856.65	2,590.67	
82	1,438.51	1,322.04	2,947.07	2,681.08	3,074.75	2,782.20	
83	1,583.30	1,451.10	3,202.42	2,920.49	3,319.45	3,000.30	
84	1,747.00	1,602.19	3,516.28	3,197.13	3,601.39	3,260.99	
85	1,904.39	1,750.15	3,830.15	3,479.03	3,931.21	3,553.55	
86	2,080.64	1,907.54	4,175.94	3,792.93	4,276.97	3,872.70	
87	2,266.36	2,080.64	4,553.65	4,138.68	4,665.34	4,218.51	
88	2,470.97	2,269.52	4,968.54	4,505.77	5,090.92	4,596.18	
89	2,694.47	2,474.11	5,415.40	4,910.06	5,543.10	5,016.43	
90	2,939.96	2,697.60	5,894.17	5,356.88	6,043.14	5,463.30	
91	3,204.38	2,939.96	6,426.15	5,841.02	6,591.04	5,958.03	
92	3,487.68	3,204.38	7,005.96	6,367.63	7,181.54	6,495.31	
93	3,802.45	3,493.97	7,633.69	6,936.81	7,819.89	7,080.48	
94	4,145.54	3,805.58	8,325.27	7,564.56	8,522.09	7,713.50	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Year 1 of Phase-In Premiums
Premiums in Year 2 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
2190 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	88.13	81.85	218.13	202.16	313.83	292.60	
25-29	94.44	88.13	239.37	218.13	340.47	313.83	
30-34	100.73	94.44	255.36	239.37	367.03	340.47	
35-39	110.17	100.73	281.93	255.36	398.97	367.03	
40-45	119.62	110.17	303.23	281.93	420.24	398.97	
46	125.92	110.17	303.23	287.25	430.91	404.30	
47	129.07	116.45	313.83	292.60	446.84	409.59	
48	129.07	116.45	313.83	292.60	446.84	409.59	
49	129.07	116.45	319.18	297.91	452.17	414.93	
50	132.20	119.62	329.78	303.23	457.50	420.24	
51	135.36	119.62	335.14	308.56	462.79	425.59	
52	141.64	125.92	345.79	324.49	478.79	446.84	
53	147.95	129.07	367.03	340.47	489.39	452.17	
54	157.39	135.36	388.36	361.73	510.72	468.14	
55	160.55	144.80	414.93	377.72	537.30	478.79	
56	169.97	154.24	436.23	404.30	553.24	510.72	
57	179.42	166.82	468.14	430.91	585.17	542.59	
58	204.61	176.28	505.36	462.79	622.39	558.60	
59	210.89	192.01	542.59	494.73	664.96	601.13	
60	223.50	204.61	574.54	521.37	712.83	643.71	
61	245.52	223.50	622.39	558.60	766.01	691.55	
62	267.55	239.23	670.29	606.44	803.30	728.77	
63	283.31	261.26	712.83	654.32	861.77	782.00	
64	302.20	277.01	766.01	696.89	909.68	824.55	
65	321.06	295.87	813.90	744.77	968.19	883.08	
66	346.25	317.93	883.08	808.59	1,021.37	936.30	
67	380.89	346.25	952.19	877.75	1,101.19	1,000.10	
68	421.79	384.02	1,047.98	957.54	1,196.92	1,095.86	
69	469.01	428.10	1,154.36	1,053.31	1,313.94	1,202.23	
70	519.38	478.45	1,266.10	1,159.69	1,441.64	1,319.28	
71	582.32	531.95	1,393.73	1,276.72	1,574.64	1,441.64	
72	648.44	591.78	1,532.08	1,399.09	1,723.58	1,579.93	
73	717.68	651.59	1,681.03	1,532.08	1,872.52	1,723.58	
74	796.38	723.98	1,835.28	1,681.03	2,048.07	1,877.85	
75	881.36	799.50	2,010.85	1,835.28	2,228.90	2,042.74	
76	978.94	875.06	2,191.68	2,005.51	2,404.48	2,212.99	
77	1,082.81	978.94	2,415.11	2,207.66	2,643.88	2,420.46	
78	1,189.85	1,073.38	2,622.59	2,404.48	2,851.33	2,617.25	
79	1,300.02	1,177.25	2,846.01	2,617.25	3,064.13	2,814.07	
80	1,416.47	1,287.42	3,085.42	2,830.06	3,292.86	3,021.55	
81	1,548.67	1,410.19	3,346.03	3,080.06	3,548.21	3,255.63	
82	1,702.93	1,548.67	3,638.62	3,346.03	3,830.15	3,505.63	
83	1,876.06	1,709.22	3,968.50	3,649.28	4,149.33	3,803.58	
84	2,083.78	1,891.79	4,351.48	4,005.70	4,511.08	4,138.68	
85	2,269.52	2,061.77	4,739.83	4,367.47	4,920.71	4,505.77	
86	2,477.24	2,247.48	5,165.42	4,761.07	5,362.21	4,915.37	
87	2,700.74	2,452.06	5,628.21	5,191.98	5,851.61	5,356.88	
88	2,939.96	2,669.28	6,138.86	5,660.11	6,378.27	5,846.28	
89	3,204.38	2,911.66	6,686.81	6,170.80	6,952.79	6,367.63	
90	3,493.97	3,172.91	7,287.92	6,729.37	7,575.19	6,936.81	
91	3,808.74	3,462.49	7,947.55	7,335.77	8,261.44	7,564.56	
92	4,154.99	3,774.12	8,665.68	7,990.11	9,006.17	8,245.47	
93	4,523.27	4,114.08	9,442.38	8,708.25	9,814.74	8,990.23	
94	4,935.62	4,482.36	10,293.52	9,495.59	10,697.83	9,798.79	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Year 1 of Phase-In Premiums
Premiums in Year 2 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
2920 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	91.27	88.13	239.37	228.76	340.47	319.18	
25-29	100.73	91.27	255.36	239.37	367.03	345.79	
30-34	110.17	100.73	276.60	265.99	393.65	372.36	
35-39	119.62	107.02	297.91	281.93	425.59	393.65	
40-45	132.20	116.45	319.18	303.23	462.79	430.91	
46	132.20	116.45	324.49	313.83	462.79	436.23	
47	135.36	119.62	335.14	319.18	473.46	441.53	
48	135.36	119.62	340.47	319.18	478.79	457.50	
49	135.36	119.62	345.79	319.18	478.79	457.50	
50	138.48	125.92	351.13	329.78	489.39	462.79	
51	141.64	125.92	356.41	340.47	505.36	468.14	
52	147.95	135.36	377.72	351.13	510.72	473.46	
53	154.24	141.64	393.65	367.03	526.64	489.39	
54	163.67	147.95	409.59	383.02	553.24	510.72	
55	169.97	160.55	441.53	404.30	563.90	521.37	
56	179.42	163.67	468.14	436.23	595.79	547.94	
57	188.86	179.42	505.36	462.79	633.02	579.83	
58	207.77	188.86	531.96	489.39	664.96	606.44	
59	223.50	204.61	569.19	526.64	712.83	649.00	
60	236.08	217.18	627.73	569.19	760.72	696.89	
61	258.12	236.08	670.29	606.44	808.59	750.07	
62	280.15	258.12	718.15	664.96	872.43	797.95	
63	299.03	270.71	771.33	707.54	925.61	840.53	
64	317.93	289.58	819.20	760.72	973.53	893.72	
65	336.80	308.50	877.75	808.59	1,031.98	941.56	
66	365.14	333.67	936.30	872.43	1,095.86	1,000.10	
67	399.76	365.14	1,010.75	941.56	1,180.99	1,079.90	
68	443.83	406.03	1,122.46	1,037.32	1,292.68	1,175.67	
69	494.20	453.26	1,234.16	1,138.42	1,415.04	1,297.99	
70	547.70	503.64	1,372.46	1,260.74	1,558.69	1,420.34	
71	613.80	563.42	1,510.78	1,388.45	1,691.64	1,558.69	
72	683.05	626.40	1,665.08	1,521.40	1,851.27	1,712.93	
73	755.45	698.81	1,824.63	1,665.08	2,026.80	1,867.20	
74	837.30	771.19	1,984.23	1,819.32	2,207.66	2,037.43	
75	928.57	856.18	2,165.10	1,989.56	2,404.48	2,212.99	
76	1,029.30	947.47	2,367.25	2,170.43	2,617.25	2,393.83	
77	1,139.47	1,048.19	2,601.30	2,393.83	2,862.00	2,627.90	
78	1,252.80	1,152.07	2,835.38	2,611.96	3,090.76	2,840.71	
79	1,369.25	1,262.24	3,074.75	2,835.38	3,335.42	3,064.13	
80	1,492.01	1,372.40	3,340.74	3,080.06	3,596.11	3,298.17	
81	1,630.52	1,501.46	3,633.34	3,356.72	3,867.38	3,564.15	
82	1,791.05	1,649.40	3,957.81	3,659.93	4,181.24	3,851.41	
83	1,973.62	1,816.22	4,324.89	3,995.08	4,537.66	4,181.24	
84	2,193.97	2,017.70	4,734.48	4,383.41	4,941.94	4,553.65	
85	2,389.12	2,197.13	5,160.06	4,777.06	5,388.83	4,968.54	
86	2,606.32	2,398.55	5,628.21	5,207.92	5,872.88	5,415.40	
87	2,842.39	2,615.77	6,133.56	5,676.05	6,399.54	5,904.81	
88	3,094.21	2,851.85	6,681.48	6,192.08	6,979.36	6,431.43	
89	3,374.36	3,109.97	7,282.59	6,750.64	7,612.44	7,005.96	
90	3,676.55	3,386.95	7,942.26	7,351.77	8,293.32	7,639.03	
91	4,010.20	3,689.14	8,655.09	8,016.72	9,043.40	8,330.61	
92	4,372.19	4,022.78	9,426.43	8,734.88	9,851.99	9,075.37	
93	4,762.51	4,384.79	10,277.58	9,516.86	10,740.38	9,899.89	
94	5,193.74	4,778.26	11,208.52	10,373.32	11,713.86	10,782.94	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 30% High BIO Increase to Year 1 of Phase-In Premiums
Premiums in Year 2 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
4380 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	113.32	107.02	281.93	260.66	393.65	372.36	
25-29	119.62	113.32	303.23	281.93	425.59	398.97	
30-34	132.20	122.76	329.78	303.23	462.79	430.91	
35-39	141.64	135.36	356.41	329.78	500.02	462.79	
40-45	154.24	141.64	383.02	356.41	531.96	505.36	
46	157.39	144.80	393.65	361.73	547.94	510.72	
47	160.55	151.10	398.97	372.36	553.24	516.02	
48	163.67	151.10	409.59	377.72	563.90	531.96	
49	166.82	154.24	420.24	383.02	569.19	531.96	
50	166.82	154.24	425.59	393.65	579.83	542.59	
51	169.97	157.39	436.23	404.30	590.49	553.24	
52	176.28	163.67	446.84	420.24	611.77	574.54	
53	182.58	166.82	473.46	441.53	627.73	585.17	
54	192.01	182.58	500.02	468.14	654.32	611.77	
55	207.77	192.01	531.96	505.36	680.91	638.35	
56	217.18	204.61	563.90	526.64	712.83	670.29	
57	232.93	214.04	601.13	563.90	760.72	707.54	
58	248.66	232.93	649.00	601.13	803.30	750.07	
59	264.40	248.66	702.20	659.62	856.45	792.62	
60	286.44	261.26	750.07	702.20	915.01	851.15	
61	308.50	283.31	803.30	750.07	978.80	904.32	
62	330.53	305.34	861.77	803.30	1,037.32	968.19	
63	355.70	327.36	909.68	856.45	1,111.79	1,031.98	
64	384.02	355.70	962.88	899.00	1,186.30	1,101.19	
65	409.20	380.89	1,021.37	952.19	1,260.74	1,170.33	
66	443.83	409.20	1,085.19	1,016.07	1,345.88	1,250.13	
67	484.73	446.98	1,180.99	1,101.19	1,441.64	1,345.88	
68	541.42	500.48	1,313.94	1,223.52	1,574.64	1,468.23	
69	598.08	557.14	1,462.92	1,361.84	1,718.26	1,595.92	
70	664.18	616.97	1,638.46	1,526.71	1,877.85	1,744.86	
71	736.56	686.21	1,824.63	1,691.64	2,042.74	1,893.83	
72	824.69	764.90	2,010.85	1,872.52	2,228.90	2,064.04	
73	912.84	840.44	2,202.33	2,042.74	2,420.46	2,250.24	
74	1,010.44	934.87	2,409.78	2,228.90	2,643.88	2,457.66	
75	1,114.28	1,026.16	2,627.90	2,441.71	2,877.95	2,675.78	
76	1,227.61	1,133.18	2,862.00	2,654.48	3,117.32	2,904.54	
77	1,356.68	1,255.94	3,133.27	2,915.19	3,409.91	3,175.85	
78	1,482.60	1,372.40	3,415.22	3,175.85	3,675.92	3,436.51	
79	1,608.49	1,495.16	3,691.81	3,441.82	3,957.81	3,686.51	
80	1,740.68	1,617.92	4,000.36	3,729.09	4,250.40	3,957.81	
81	1,894.92	1,762.72	4,330.21	4,048.28	4,564.25	4,261.06	
82	2,074.34	1,926.41	4,707.90	4,409.98	4,926.01	4,601.49	
83	2,275.82	2,118.43	5,138.78	4,808.93	5,330.30	4,979.18	
84	2,521.34	2,341.90	5,638.82	5,271.79	5,793.10	5,415.40	
85	2,747.96	2,555.94	6,144.22	5,750.58	6,314.41	5,904.81	
86	2,996.63	2,785.74	6,702.76	6,271.86	6,883.60	6,436.77	
87	3,267.35	3,040.70	7,303.88	6,835.76	7,500.73	7,016.59	
88	3,560.09	3,311.40	7,958.25	7,447.53	8,176.29	7,649.68	
89	3,881.15	3,607.30	8,676.38	8,123.12	8,910.42	8,335.89	
90	4,230.53	3,934.66	9,463.65	8,846.60	9,713.70	9,080.66	
91	4,608.28	4,287.19	10,309.51	9,644.56	10,586.12	9,899.89	
92	5,026.92	4,677.53	11,240.46	10,511.64	11,538.31	10,798.89	
93	5,477.04	5,099.32	12,251.15	11,458.50	12,575.64	11,772.42	
94	5,971.24	5,555.74	13,352.34	12,490.57	13,708.73	12,836.34	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 3.6% High BIO Increase to Year 2 of Phase-In Premiums
Premiums in Year 3 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
1095 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	69.25	62.94	176.37	165.35	253.52	231.46	
25-29	75.54	69.25	192.89	176.37	270.04	253.52	
30-34	78.70	75.54	203.90	192.89	292.08	270.04	
35-39	84.98	78.70	225.98	203.90	319.67	292.08	
40-45	94.44	84.98	242.46	225.98	336.17	319.67	
46	100.73	88.13	247.99	225.98	347.21	325.13	
47	103.88	91.27	253.52	231.46	358.24	325.13	
48	103.88	91.27	253.52	237.00	358.24	330.67	
49	107.02	91.27	259.04	237.00	363.77	336.17	
50	110.17	94.44	264.55	247.99	369.24	336.17	
51	110.17	97.58	270.04	247.99	374.75	341.65	
52	113.32	97.58	281.11	259.04	385.76	358.24	
53	119.62	100.73	292.08	270.04	396.81	363.77	
54	122.76	103.88	314.15	292.08	407.82	374.75	
55	132.20	113.32	336.17	303.13	429.87	385.76	
56	135.36	119.62	347.21	325.13	446.42	407.82	
57	151.10	129.07	374.75	347.21	473.97	435.37	
58	160.55	135.36	407.82	374.75	501.51	451.93	
59	173.14	147.95	435.37	396.81	534.60	484.99	
60	188.86	160.55	462.93	418.85	573.16	518.02	
61	198.31	173.14	501.51	451.93	611.75	556.64	
62	217.18	185.70	540.14	484.99	644.80	589.68	
63	232.93	201.46	573.16	523.55	694.42	628.27	
64	251.83	214.04	617.24	562.12	727.48	661.33	
65	267.55	229.80	655.81	600.70	777.07	710.89	
66	289.58	245.52	710.89	650.33	821.15	749.54	
67	314.77	270.71	766.05	705.42	887.28	804.65	
68	349.40	299.03	843.20	771.58	964.47	881.79	
69	390.31	330.53	925.89	848.69	1,058.14	970.01	
70	431.22	371.44	1,019.56	931.36	1,162.87	1,058.14	
71	481.60	412.36	1,118.78	1,025.08	1,267.57	1,157.35	
72	535.10	459.58	1,229.01	1,124.26	1,383.30	1,267.57	
73	591.78	506.78	1,350.24	1,229.01	1,504.55	1,383.30	
74	654.72	560.29	1,477.00	1,350.24	1,642.34	1,510.06	
75	723.98	620.11	1,620.27	1,477.00	1,791.11	1,642.34	
76	796.38	679.91	1,763.57	1,609.26	1,934.42	1,780.12	
77	884.52	758.60	1,939.93	1,774.60	2,121.80	1,945.45	
78	978.94	834.14	2,110.78	1,934.42	2,292.66	2,099.76	
79	1,063.94	912.84	2,287.14	2,099.76	2,463.50	2,259.60	
80	1,161.50	997.82	2,480.01	2,276.13	2,650.91	2,430.45	
81	1,274.83	1,095.42	2,689.48	2,474.53	2,854.78	2,617.79	
82	1,397.58	1,202.42	2,926.46	2,689.48	3,080.71	2,821.69	
83	1,542.38	1,325.21	3,185.44	2,937.45	3,334.28	3,058.72	
84	1,709.22	1,466.84	3,499.58	3,224.01	3,626.35	3,323.23	
85	1,863.44	1,599.05	3,808.25	3,510.57	3,957.02	3,620.84	
86	2,030.27	1,743.83	4,149.91	3,830.25	4,309.73	3,951.48	
87	2,209.69	1,901.22	4,524.70	4,171.95	4,701.02	4,309.73	
88	2,408.02	2,071.21	4,932.47	4,552.23	5,125.39	4,701.02	
89	2,625.19	2,260.07	5,373.37	4,960.07	5,588.29	5,119.85	
90	2,861.28	2,461.52	5,858.38	5,406.49	6,089.87	5,577.26	
91	3,116.24	2,685.01	6,387.46	5,896.93	6,640.98	6,084.30	
92	3,396.38	2,927.39	6,966.11	6,426.04	7,241.66	6,629.92	
93	3,701.74	3,191.78	7,588.86	6,999.15	7,892.01	7,225.14	
94	4,035.38	3,478.25	8,272.26	7,632.96	8,602.91	7,875.41	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 3.6% High BIO Increase to Year 2 of Phase-In Premiums
Premiums in Year 3 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
1460 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	75.54	69.25	181.87	170.85	270.04	237.00	
25-29	84.98	72.41	198.41	181.87	286.56	264.55	
30-34	94.44	81.85	220.47	198.41	314.15	281.11	
35-39	97.58	88.13	231.46	214.94	336.17	297.59	
40-45	103.88	94.44	259.04	231.46	363.77	325.13	
46	103.88	97.58	264.55	231.46	369.24	330.67	
47	107.02	97.58	270.04	237.00	374.75	336.17	
48	107.02	97.58	275.57	242.46	380.24	347.21	
49	113.32	100.73	275.57	242.46	380.24	347.21	
50	113.32	103.88	286.56	259.04	396.81	358.24	
51	113.32	103.88	292.08	264.55	396.81	358.24	
52	116.45	107.02	297.59	275.57	407.82	369.24	
53	122.76	110.17	319.67	292.08	424.34	380.24	
54	129.07	113.32	336.17	303.13	440.91	396.81	
55	135.36	125.92	358.24	325.13	457.43	418.85	
56	138.48	129.07	374.75	341.65	473.97	424.34	
57	154.24	132.20	413.33	369.24	507.01	457.43	
58	163.67	141.64	429.87	402.34	545.60	490.50	
59	179.42	160.55	462.93	418.85	567.67	512.54	
60	192.01	176.28	501.51	451.93	611.75	556.64	
61	207.77	188.86	529.11	479.45	655.81	600.70	
62	232.93	207.77	567.67	512.54	694.42	628.27	
63	242.36	223.50	617.24	556.64	744.00	677.88	
64	261.26	239.23	666.88	600.70	782.58	710.89	
65	277.01	251.83	710.89	639.29	837.70	755.01	
66	299.03	277.01	766.05	694.42	887.28	804.65	
67	324.22	295.87	826.68	749.54	953.44	876.26	
68	358.84	327.36	903.84	815.65	1,041.62	947.95	
69	399.76	365.14	997.54	898.32	1,140.83	1,030.56	
70	450.13	409.20	1,080.22	986.47	1,240.01	1,118.78	
71	494.20	456.41	1,179.40	1,069.13	1,350.24	1,223.51	
72	550.86	503.64	1,295.13	1,179.40	1,477.00	1,328.18	
73	607.51	554.02	1,421.87	1,295.13	1,603.77	1,454.95	
74	667.31	607.51	1,570.69	1,421.87	1,741.55	1,587.23	
75	736.56	664.18	1,730.51	1,565.17	1,884.82	1,725.02	
76	805.82	730.27	1,884.82	1,713.97	2,055.66	1,873.80	
77	900.24	812.11	2,066.67	1,879.31	2,226.48	2,039.14	
78	961.54	897.11	2,248.57	2,039.14	2,397.35	2,198.95	
79	1,085.96	988.39	2,424.91	2,198.95	2,579.22	2,342.23	
80	1,192.97	1,089.13	2,606.81	2,375.32	2,761.12	2,507.60	
81	1,306.31	1,199.29	2,816.21	2,557.17	2,959.49	2,683.93	
82	1,438.51	1,322.04	3,053.16	2,777.60	3,185.44	2,882.36	
83	1,583.30	1,451.10	3,317.71	3,025.63	3,438.95	3,108.31	
84	1,747.00	1,602.19	3,642.87	3,312.23	3,731.04	3,378.39	
85	1,904.39	1,750.15	3,968.04	3,604.28	4,072.73	3,681.48	
86	2,080.64	1,907.54	4,326.27	3,929.48	4,430.94	4,012.12	
87	2,266.36	2,080.64	4,717.58	4,287.67	4,833.29	4,370.38	
88	2,470.97	2,269.52	5,147.41	4,667.98	5,274.19	4,761.64	
89	2,694.47	2,474.11	5,610.35	5,086.82	5,742.65	5,197.02	
90	2,939.96	2,697.60	6,106.36	5,549.73	6,260.69	5,659.98	
91	3,204.38	2,939.96	6,657.49	6,051.30	6,828.32	6,172.52	
92	3,487.68	3,204.38	7,258.17	6,596.86	7,440.08	6,729.14	
93	3,802.45	3,493.97	7,908.50	7,186.54	8,101.41	7,335.38	
94	4,145.54	3,805.58	8,624.98	7,836.88	8,828.89	7,991.19	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 3.6% High BIO Increase to Year 2 of Phase-In Premiums
Premiums in Year 3 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
2190 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	88.13	81.85	225.98	209.44	325.13	303.13	
25-29	94.44	88.13	247.99	225.98	352.73	325.13	
30-34	100.73	94.44	264.55	247.99	380.24	352.73	
35-39	110.17	100.73	292.08	264.55	413.33	380.24	
40-45	119.62	110.17	314.15	292.08	435.37	413.33	
46	125.92	110.17	314.15	297.59	446.42	418.85	
47	129.07	116.45	325.13	303.13	462.93	424.34	
48	129.07	116.45	325.13	303.13	462.93	424.34	
49	129.07	116.45	330.67	308.63	468.45	429.87	
50	132.20	119.62	341.65	314.15	473.97	435.37	
51	135.36	119.62	347.21	319.67	479.45	440.91	
52	141.64	125.92	358.24	336.17	496.03	462.93	
53	147.95	129.07	380.24	352.73	507.01	468.45	
54	157.39	135.36	402.34	374.75	529.11	484.99	
55	160.55	144.80	429.87	391.32	556.64	496.03	
56	169.97	154.24	451.93	418.85	573.16	529.11	
57	179.42	166.82	484.99	446.42	606.24	562.12	
58	204.61	176.28	523.55	479.45	644.80	578.71	
59	210.89	192.01	562.12	512.54	688.90	622.77	
60	223.50	204.61	595.22	540.14	738.49	666.88	
61	245.52	223.50	644.80	578.71	793.59	716.45	
62	267.55	239.23	694.42	628.27	832.22	755.01	
63	283.31	261.26	738.49	677.88	892.79	810.15	
64	302.20	277.01	793.59	721.98	942.43	854.23	
65	321.06	295.87	843.20	771.58	1,003.04	914.87	
66	346.25	317.93	914.87	837.70	1,058.14	970.01	
67	380.89	346.25	986.47	909.35	1,140.83	1,036.10	
68	421.79	384.02	1,085.71	992.01	1,240.01	1,135.31	
69	469.01	428.10	1,195.92	1,091.23	1,361.24	1,245.51	
70	519.38	478.45	1,311.68	1,201.44	1,493.54	1,366.77	
71	582.32	531.95	1,443.90	1,322.68	1,631.33	1,493.54	
72	648.44	591.78	1,587.23	1,449.46	1,785.63	1,636.81	
73	717.68	651.59	1,741.55	1,587.23	1,939.93	1,785.63	
74	796.38	723.98	1,901.35	1,741.55	2,121.80	1,945.45	
75	881.36	799.50	2,083.24	1,901.35	2,309.14	2,116.28	
76	978.94	875.06	2,270.58	2,077.71	2,491.04	2,292.66	
77	1,082.81	978.94	2,502.05	2,287.14	2,739.06	2,507.60	
78	1,189.85	1,073.38	2,717.00	2,491.04	2,953.98	2,711.47	
79	1,300.02	1,177.25	2,948.47	2,711.47	3,174.44	2,915.38	
80	1,416.47	1,287.42	3,196.50	2,931.94	3,411.40	3,130.33	
81	1,548.67	1,410.19	3,466.49	3,190.94	3,675.95	3,372.83	
82	1,702.93	1,548.67	3,769.61	3,466.49	3,968.04	3,631.83	
83	1,876.06	1,709.22	4,111.37	3,780.65	4,298.71	3,940.51	
84	2,083.78	1,891.79	4,508.13	4,149.91	4,673.48	4,287.67	
85	2,269.52	2,061.77	4,910.46	4,524.70	5,097.86	4,667.98	
86	2,477.24	2,247.48	5,351.38	4,932.47	5,555.25	5,092.32	
87	2,700.74	2,452.06	5,830.83	5,378.89	6,062.27	5,549.73	
88	2,939.96	2,669.28	6,359.86	5,863.87	6,607.89	6,056.75	
89	3,204.38	2,911.66	6,927.54	6,392.95	7,203.09	6,596.86	
90	3,493.97	3,172.91	7,550.29	6,971.63	7,847.90	7,186.54	
91	3,808.74	3,462.49	8,233.66	7,599.86	8,558.85	7,836.88	
92	4,154.99	3,774.12	8,977.64	8,277.75	9,330.39	8,542.31	
93	4,523.27	4,114.08	9,782.31	9,021.75	10,168.07	9,313.88	
94	4,935.62	4,482.36	10,664.09	9,837.43	11,082.95	10,151.55	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 3.6% High BIO Increase to Year 2 of Phase-In Premiums
Premiums in Year 3 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
2920 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	91.27	88.13	247.99	237.00	352.73	330.67	
25-29	100.73	91.27	264.55	247.99	380.24	358.24	
30-34	110.17	100.73	286.56	275.57	407.82	385.76	
35-39	119.62	107.02	308.63	292.08	440.91	407.82	
40-45	132.20	116.45	330.67	314.15	479.45	446.42	
46	132.20	116.45	336.17	325.13	479.45	451.93	
47	135.36	119.62	347.21	330.67	490.50	457.43	
48	135.36	119.62	352.73	330.67	496.03	473.97	
49	135.36	119.62	358.24	330.67	496.03	473.97	
50	138.48	125.92	363.77	341.65	507.01	479.45	
51	141.64	125.92	369.24	352.73	523.55	484.99	
52	147.95	135.36	391.32	363.77	529.11	490.50	
53	154.24	141.64	407.82	380.24	545.60	507.01	
54	163.67	147.95	424.34	396.81	573.16	529.11	
55	169.97	160.55	457.43	418.85	584.20	540.14	
56	179.42	163.67	484.99	451.93	617.24	567.67	
57	188.86	179.42	523.55	479.45	655.81	600.70	
58	207.77	188.86	551.11	507.01	688.90	628.27	
59	223.50	204.61	589.68	545.60	738.49	672.36	
60	236.08	217.18	650.33	589.68	788.11	721.98	
61	258.12	236.08	694.42	628.27	837.70	777.07	
62	280.15	258.12	744.00	688.90	903.84	826.68	
63	299.03	270.71	799.10	733.01	958.93	870.79	
64	317.93	289.58	848.69	788.11	1,008.58	925.89	
65	336.80	308.50	909.35	837.70	1,069.13	975.46	
66	365.14	333.67	970.01	903.84	1,135.31	1,036.10	
67	399.76	365.14	1,047.14	975.46	1,223.51	1,118.78	
68	443.83	406.03	1,162.87	1,074.66	1,339.22	1,217.99	
69	494.20	453.26	1,278.59	1,179.40	1,465.98	1,344.72	
70	547.70	503.64	1,421.87	1,306.13	1,614.80	1,471.47	
71	613.80	563.42	1,565.17	1,438.43	1,752.54	1,614.80	
72	683.05	626.40	1,725.02	1,576.17	1,917.92	1,774.60	
73	755.45	698.81	1,890.32	1,725.02	2,099.76	1,934.42	
74	837.30	771.19	2,055.66	1,884.82	2,287.14	2,110.78	
75	928.57	856.18	2,243.04	2,061.18	2,491.04	2,292.66	
76	1,029.30	947.47	2,452.47	2,248.57	2,711.47	2,480.01	
77	1,139.47	1,048.19	2,694.95	2,480.01	2,965.03	2,722.50	
78	1,252.80	1,152.07	2,937.45	2,705.99	3,202.03	2,942.98	
79	1,369.25	1,262.24	3,185.44	2,937.45	3,455.50	3,174.44	
80	1,492.01	1,372.40	3,461.01	3,190.94	3,725.57	3,416.90	
81	1,630.52	1,501.46	3,764.14	3,477.56	4,006.61	3,692.46	
82	1,791.05	1,649.40	4,100.29	3,791.69	4,331.76	3,990.06	
83	1,973.62	1,816.22	4,480.59	4,138.90	4,701.02	4,331.76	
84	2,193.97	2,017.70	4,904.92	4,541.21	5,119.85	4,717.58	
85	2,389.12	2,197.13	5,345.82	4,949.03	5,582.83	5,147.41	
86	2,606.32	2,398.55	5,830.83	5,395.41	6,084.30	5,610.35	
87	2,842.39	2,615.77	6,354.37	5,880.39	6,629.92	6,117.38	
88	3,094.21	2,851.85	6,922.01	6,414.99	7,230.62	6,662.96	
89	3,374.36	3,109.97	7,544.76	6,993.66	7,886.49	7,258.17	
90	3,676.55	3,386.95	8,228.18	7,616.43	8,591.88	7,914.04	
91	4,010.20	3,689.14	8,966.67	8,305.32	9,368.96	8,630.51	
92	4,372.19	4,022.78	9,765.78	9,049.34	10,206.66	9,402.08	
93	4,762.51	4,384.79	10,647.57	9,859.47	11,127.03	10,256.29	
94	5,193.74	4,778.26	11,612.03	10,746.76	12,135.56	11,171.13	

Proposed Rate Schedule

Genworth Life Insurance Company
0% Low BIO Rate Increase - 3.6% High BIO Increase to Year 2 of Phase-In Premiums
Premiums in Year 3 of 3 Year Phase-in
Applies to policies issued before or on 09/15/2002

Form: 7035 et al
Annual Premium per \$10 Daily Benefit

Joint							
4380 x Daily Maximum							
Age	No BIO		5% Simple BIO		5% Compound BIO		
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP	
18-24	113.32	107.02	292.08	270.04	407.82	385.76	
25-29	119.62	113.32	314.15	292.08	440.91	413.33	
30-34	132.20	122.76	341.65	314.15	479.45	446.42	
35-39	141.64	135.36	369.24	341.65	518.02	479.45	
40-45	154.24	141.64	396.81	369.24	551.11	523.55	
46	157.39	144.80	407.82	374.75	567.67	529.11	
47	160.55	151.10	413.33	385.76	573.16	534.60	
48	163.67	151.10	424.34	391.32	584.20	551.11	
49	166.82	154.24	435.37	396.81	589.68	551.11	
50	166.82	154.24	440.91	407.82	600.70	562.12	
51	169.97	157.39	451.93	418.85	611.75	573.16	
52	176.28	163.67	462.93	435.37	633.79	595.22	
53	182.58	166.82	490.50	457.43	650.33	606.24	
54	192.01	182.58	518.02	484.99	677.88	633.79	
55	207.77	192.01	551.11	523.55	705.42	661.33	
56	217.18	204.61	584.20	545.60	738.49	694.42	
57	232.93	214.04	622.77	584.20	788.11	733.01	
58	248.66	232.93	672.36	622.77	832.22	777.07	
59	264.40	248.66	727.48	683.37	887.28	821.15	
60	286.44	261.26	777.07	727.48	947.95	881.79	
61	308.50	283.31	832.22	777.07	1,014.04	936.88	
62	330.53	305.34	892.79	832.22	1,074.66	1,003.04	
63	355.70	327.36	942.43	887.28	1,151.81	1,069.13	
64	384.02	355.70	997.54	931.36	1,229.01	1,140.83	
65	409.20	380.89	1,058.14	986.47	1,306.13	1,212.46	
66	443.83	409.20	1,124.26	1,052.65	1,394.33	1,295.13	
67	484.73	446.98	1,223.51	1,140.83	1,493.54	1,394.33	
68	541.42	500.48	1,361.24	1,267.57	1,631.33	1,521.09	
69	598.08	557.14	1,515.59	1,410.87	1,780.12	1,653.37	
70	664.18	616.97	1,697.44	1,581.67	1,945.45	1,807.67	
71	736.56	686.21	1,890.32	1,752.54	2,116.28	1,962.01	
72	824.69	764.90	2,083.24	1,939.93	2,309.14	2,138.35	
73	912.84	840.44	2,281.61	2,116.28	2,507.60	2,331.25	
74	1,010.44	934.87	2,496.53	2,309.14	2,739.06	2,546.14	
75	1,114.28	1,026.16	2,722.50	2,529.61	2,981.56	2,772.11	
76	1,227.61	1,133.18	2,965.03	2,750.04	3,229.54	3,009.10	
77	1,356.68	1,255.94	3,246.07	3,020.14	3,532.67	3,290.18	
78	1,482.60	1,372.40	3,538.17	3,290.18	3,808.25	3,560.22	
79	1,608.49	1,495.16	3,824.72	3,565.73	4,100.29	3,819.22	
80	1,740.68	1,617.92	4,144.37	3,863.34	4,403.41	4,100.29	
81	1,894.92	1,762.72	4,486.10	4,194.02	4,728.56	4,414.46	
82	2,074.34	1,926.41	4,877.38	4,568.74	5,103.35	4,767.14	
83	2,275.82	2,118.43	5,323.78	4,982.05	5,522.19	5,158.43	
84	2,521.34	2,341.90	5,841.82	5,461.57	6,001.65	5,610.35	
85	2,747.96	2,555.94	6,365.41	5,957.60	6,541.73	6,117.38	
86	2,996.63	2,785.74	6,944.06	6,497.65	7,131.41	6,668.49	
87	3,267.35	3,040.70	7,566.82	7,081.85	7,770.76	7,269.19	
88	3,560.09	3,311.40	8,244.75	7,715.64	8,470.64	7,925.07	
89	3,881.15	3,607.30	8,988.73	8,415.55	9,231.20	8,635.98	
90	4,230.53	3,934.66	9,804.34	9,165.08	10,063.39	9,407.56	
91	4,608.28	4,287.19	10,680.65	9,991.76	10,967.22	10,256.29	
92	5,026.92	4,677.53	11,645.12	10,890.06	11,953.69	11,187.65	
93	5,477.04	5,099.32	12,692.19	11,871.01	13,028.36	12,196.23	
94	5,971.24	5,555.74	13,833.02	12,940.23	14,202.24	13,298.45	

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Choice I LR Cover Letter 20220909.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	Certification is in the Actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	Rates included on the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Any applicable reserve calculations are included in the actuarial memorandum and/or supplements.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A to this filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum (Public)
Comments:	
Attachment(s):	PA Choice I LR Public Memo 20220715.pdf PA Choice I LR Addendum 20220909.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Response Letter (9/13/22)
Comments:	
Attachment(s):	PA Choice I LR Objection 1 Response 20220909.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2022 Choice Rate Request (LR)		
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)		

Satisfied - Item:	Sample Policyholder Notification
Comments:	
Attachment(s):	Standard Policyholder Letter Template.pdf Standard No Quote Policyholder Letter Template.pdf Lifetime SPO Policyholder Letter Template.pdf
Item Status:	
Status Date:	

Satisfied - Item:	12/16/22 Response
Comments:	
Attachment(s):	PA Choice I LR Objection 2 Response 20221212.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Experience Exhibits and Seriatim List
Comments:	
Attachment(s):	PA Choice I LR Objection 3 Attachments v2.xlsx
Item Status:	
Status Date:	

SERFF Tracking #:	GEFA-133338100	State Tracking #:	GEFA-133338100	Company Tracking #:	2022 CHOICE RATE REQUEST (LR)
State:	Pennsylvania	Filing Company:	Genworth Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	2022 Choice Rate Request (LR)				
Project Name/Number:	2022 Choice Rate Request (LR)/2022 Choice Rate Request (LR)				

Attachment PA Choice I LR Objection 3 Attachments v2.xlsx is not a PDF document and cannot be reproduced here.

September 9, 2022

Pennsylvania Insurance Department

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA- 133338100
Policy Forms: 7035 et al
Applies to Policies Issued Prior to 9/16/2002

The referenced filing is a Long-Term Care (LTC) rate schedule change request submitted for your review and applies to the referenced policy forms.

In this filing, GLIC introduced a more granular approach for the premium rate increases, where requests were split by benefit period and inflation type. This was the first year that GLIC had included splits by inflation type within our filings.

The original filing, submitted on July 20, 2022, is going through review and an objection was received on July 29, 2022. While preparing the responses to these objection questions GLIC realized that there was an error in the projections included in the initial filing. Specifically, the historical premiums for riders were being misallocated between the inflation types.

The result of the correction is that historical premiums for policies with higher inflation options will be increased and premiums for policies with lower inflation options will be decreased. Overall, the total historical premiums for the product will not change, only the allocation of those premiums into the four different cohorts split by benefit period and inflation type. The changes in historical premiums ultimately change the lifetime loss ratio projections and alter the rate increase that can be justified within the cohorts.

In the submitted Addendum to the Actuarial Memorandum, we have included updated projection exhibits and an updated rate increase request that satisfies Long Term Care regulatory requirements of Pennsylvania. Please refer to the table below for the changes to the rate increase requests on this policy form.

Benefit Period (BP)	Benefit Increase Option (BIO)	Updated Requested Rate Increase Requests	Originally Filed Rate Increase Requests
Lifetime	Low BIO	99.5%	99.5%
Limited	Low BIO	35.5%	3.9%
Lifetime	High BIO	127%	127%
Limited	High BIO	125%	125%

*Low BIO includes policies without BIO. High BIO includes all other BIO options.

Please note that the requested rate increases for policies with Limited BP and Low BIO is higher than our previously filed requests and the requested rate increase for policies of other cohorts remain the same.

GLIC will offer insureds affected by the premium increase several alternative options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the

Department. Details on the available alternative options are presented in section 6 of the Actuarial Memorandum.

The following electronic items are included in this submission:

- This Cover Letter;
- Addendum to the Actuarial Memorandum;
- Confidential Exhibits
- Response to the Outstanding Objection

While GLIC is changing the requested rate increase amounts within this filing, GLIC is not supplying updated Proposed Premium Rate tables at this time. We anticipate updating the rate tables after the review process has finished, prior to the disposition of the filing.

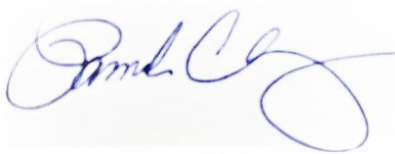
Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing continues to be:

Matthew Haladay, FSA, MAAA
Assistant Vice President & Actuary
Genworth Life Insurance Company
Matthew.Haladay@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,



Pamela C. Asbury
Vice President, LTC Inforce Management
Genworth Life Insurance Company
Genworth Life Insurance Company of New York

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
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Policy Form 7035 et al
Applies to Policies Issued Prior to 9/16/2002

1. Scope of this Filing

This filing applies to the referenced policy forms issued in your state. These forms are also referred to by Genworth Life Insurance Company (GLIC) as “Choice I” and are no longer being sold.

For all the policies issued in your state to which the current filing applies, refer to the Supplement for state and nationwide information on issue dates, number of issued and in-force lives, total and average premium, average issue and attained age, distributions and history of prior approved rate increases.

2. Purpose of this Filing

This actuarial memorandum has been prepared to request and support the approval of a premium rate increase in your state.

We demonstrate that the requested premium rate increase satisfies the minimum requirements and all applicable regulations in your state. This actuarial memorandum may not be suitable for other purposes.

In this filing, GLIC is requesting a premium rate increase according to the table below, applicable to the base rates and associated riders of all in-force policies referenced in section 1 of this actuarial memorandum. The requested rate increases reflect updated assumptions and experience, and any remainder of the rate increase not approved in prior filings if applicable to your state.

Benefit Period (BP)	Benefit Increase Option (BIO)*	Requested Rate Increase
Lifetime	Low BIO	99.5%
Limited	Low BIO	3.9%
Lifetime	High BIO	127%
Limited	High BIO	125%

*Low BIO includes policies without BIO. High BIO includes all other BIO options

Alternatively, GLIC is willing to phase the requested rate increases with the following actuarially equivalent schedules:

- Policies with Lifetime BP and Low BIO: 99.5% one-time rate increase will be phased over three years at 29% each year, resulting in a cumulative rate increase of 114% in total
- Policies with Lifetime BP and High BIO: 127% one-time rate increase will be phased over three years at 34.8% each year, resulting in a cumulative rate increase of 144% in total
- Policies with Limited BP and High BIO: 125% one-time rate increase will be phased over three years at 34.9% each year, resulting in a cumulative rate increase of 145% in total

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In order to maintain adequate Cash Flow Testing (CFT) Margin and to strengthen the claim paying ability of the company, GLIC is differentiating its rate increases according to the projected experience and resulting level of risk associated with certain key policy features. The most significant risks are observed with policies with the richest potential benefits, meaning long benefit periods and large compound benefit increase options, and thus higher rate increases are appropriate for those cohorts.

In addition, GLIC is also updating the Multi-Year Rate Action Plan (MYRAP) cumulative target premium rate increases to reflect emerging risks. The initial plan for Choice I pursued the approval of a cumulative premium rate increase of 735% and 420% for policies with lifetime and limited benefit periods respectively. The cumulative rate increases for policies with Low BIO have been updated to 754% and 520% for lifetime and limited benefit periods respectively and the cumulative rate increases for policies with High BIO have been updated to 873% and 606% for lifetime and limited benefit periods respectively. The initial plan for Choice I included three rounds of rate actions, initiated in 2017, 2020 and 2023. The current plan accelerates the 2023 round to 2022 with the rate request in this filing reflecting the remaining amount needed to achieve the cumulative rate increase target level.

3. Justification of the Premium Rate Increase

Redacted pursuant to Section 13, below.

4. Marketing Method and Underwriting Description

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered by GLIC to be appropriate. Various underwriting tools were used in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

5. Description of Benefits

This comprehensive long-term care insurance policy:

- Is federally tax qualified and individually underwritten.
- Reimburses incurred home health care and facility expenses subject to the amount of coverage purchased.
- Covers either an individual or a couple – a couple's policy operates like two individual policies but draws from a shared benefit pool.
- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.

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- The policy's integrated survivorship benefit waives future premium payments upon the first spouse's death if both spouses are insured at that time and have met certain requirements.
- Optional nonforfeiture benefit and restoration of benefit riders may have been selected.

Applicants selected the following at issue:

- Daily Payment Maximum (DPM),
- Benefit Multiplier, sometimes referred to as the benefit period, is the period of time used to calculate the lifetime payment maximum. A policyholder's coverage is based on this lifetime payment maximum, not a certain period of time, and
- Elimination Period.

In addition, the policyholder selected the Benefit Increase Option (BIO) to determine how the DPM should be increased:

- No Increase – the DPM stays level.
- Simple Increase – the DPM increases each year by 5% of the original DPM, starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.
- Compound Increase – the DPM increases each year by 5% of the prior year DPM, starting in the second policy year and continuing for the life of the policy unless terminated earlier by the insured.

After the elimination period has been satisfied, premium payments are waived during facility stays and home health care (except where home care benefits are received pursuant to a Privileged Care Coordinator's Plan of Care, in which case premium payments are waived immediately upon the receipt of home care benefits).

These are the benefits as initially priced, policyholders may have subsequently changed their benefits based on the alternatives available to them.

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6. Alternatives to the Requested Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact of the rate increase while still providing meaningful protection. These options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any available benefit adjustments.

Reduced Benefit Options. Insureds can change benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, and the optimal balance of coverage and cost based on their specific needs. The available benefit and rate combinations are consistent with the combinations presented in the rate tables approved as part of the original filing. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long-term care policies, customized options to adjust their benefits, which may include any of the following options (where available):

1. Reduction in Daily Payment Maximum;
2. Reduction in Benefit Period;
3. Reduction or elimination of the BIO;
4. Increases in Elimination Period; and
5. Elimination of policy riders.

If a policyholder elects to reduce or eliminate the BIO, they have the ability to retain any prior increases to their daily or monthly payment maximums.

Lifetime Stable Premium Option (LSPO). Policyholders will continue to be offered the previously approved LSPO. The option features the following:

1. A lifetime premium rate guarantee,
2. A three-year benefit period (six-year benefit period for Shared policies),
3. Retention of prior benefit increases in the Daily Payment Maximum,
4. 1% compound benefit increase going forward, and
5. A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

Rate tables for LSPO were filed and approved as part of a prior filing. As such, these rate tables are not included with this filing and will remain in effect for policyholders that previously elected the LSPO, as well as any policyholders that decide to elect the LSPO with this rate increase.

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Other options. GLIC will continue to offer the applicable nonforfeiture option to each policyholder. Policyholders that are eligible for the Contingent Nonforfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a nonforfeiture (NFO) rider with their policy may elect that option. For those policyholders that do not have either the Contingent Nonforfeiture or NFO rider available, GLIC will continue to offer its Optional Limited benefit, which provides a paid-up benefit equal to the total of premium paid, less any claims paid.

7. Premiums

- a. These policies are guaranteed renewable for life, subject to policy terms and conditions;
- b. Geographic area factors are not used in rating these policies;
- c. Semi-annual, quarterly and monthly modal factors are applied to the annual premium, with the majority of policyholders selecting annual premium mode;
- d. For a history of previous rate revisions refer to the Supplement;
- e. The requested rate increase will apply to policies on their billing anniversary date, following a 60-day policyholder notification period;
- f. Premium rates are unisex, level (with the exception of approved rate increases) and payable for life (except for in-force policies with limited pay premium). Premiums generally vary by issue age, daily benefit, benefit period, elimination period, BIO, and any applicable riders selected;
- g. Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% may have been provided to applicants in response to certain health underwriting criteria specified on the application. A spousal discount of 25% was provided to married individuals when both spouses submitted valid applications;
- h. Rate tables reflecting any prior approved and the requested rate increase have been included in the Proposed Rate Schedule, attached separately. Note that actual rates implemented may vary slightly from those being submitted in this filing due to implementation rounding algorithms.
For more information about the rate tables on alternative options refer to section 6 of this actuarial memorandum.

8. Actuarial Assumptions

Redacted pursuant to Section 13, below.

9. Development of the Requested Rate Increase

In developing the requested premium rate increase, the following has been considered:

- a. In order to ensure maximum credibility, exhibits are based on GLIC nationwide experience through December 31, 2021, for all the forms affected by this filing. Projected earned premiums and incurred claims are based on the assumptions described in Section 8 of this actuarial memorandum;

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- b. Although this block was priced under the Loss Ratio regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after approval and implementation of this rate action and after full execution of the MYRAP will be substantially higher. This self-limited lifetime loss ratio allows GLIC to prevent recoupment of past losses while still allowing companies to be able to pay future anticipated claims, however it does not imply that it represents either acceptable measures of profitability or minimum thresholds for future rate increase filings;
- c. The nationwide premium has been restated at your state level, only reflecting your state's approved rate increases, in order to avoid subsidization among states;
- d. The requested rate increase has been assumed to be implemented on August 31, 2023;
- e. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in your state are set forth in Exhibit I. Lifetime projections of earned premiums and incurred claims reflecting all the prior approved rate increases in your state and the requested rate increase are set forth in Exhibit II; and
- f. Historical and projected earned premiums and incurred claims include provisions for waiver of premium.

10. Active Life Reserves and Claim Liability Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2021, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2021, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4%.

11. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

12. Future Rate Increases

Policies to which this premium rate increase filing applies may also be subject to future additional rate increases if the full amount of the rate increases requested in this filing are not approved or if the underlying assumptions are not realized. GLIC does not anticipate future rate increases once MYRAP target premium rate level is achieved.

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13. Confidentiality

Pursuant to 65 P.S. § 67.101 *et seq.* (the “Right-to-Know Law”), Genworth Life Insurance Company (“GLIC”) respectfully requests that the following sections to be treated as confidential and not subject to disclosure.

Sections 3, 8, the Memorandum Supplement, Exhibit I, and Exhibit II of the Actuarial Memorandum, and all Additional Exhibits.

The materials sought to be maintained as confidential are referred to as the “GLIC Confidential Materials” herein.

The GLIC Confidential Materials are being filed in connection with GLIC’s request for a rate increase on certain long term care insurance products. However, these materials contain GLIC’s confidential trade secrets, and/or other confidential proprietary information, including but not limited to actuarial formulas, statistics and/or assumptions, which are not generally known to, or ascertainable by proper means by, persons or entities other than GLIC who could obtain economic value from their disclosure or use.

65 P.S. § 67.101(a) sets forth Pennsylvania’s general rule that a public record should generally be available for inspection by members of the public. However, under 65 P.S. § 67.708(b)(11), “trade secrets” and “confidential proprietary information” are explicitly excluded from the list of records that are subject to public disclosure under the Right-to-Know Law. Specifically, § 67.708(b)(11) states as follows:

(b) Exceptions: Except as provided in subsections (c) and (d) [neither of which apply here], the following are exempt from access by a requester under this act:

(11) A record that constitutes or reveals a trade secret or confidential proprietary information.

In turn, 65 P.S. § 67.102 (the “Definitions” section of the Right-to-Know Law) defines the term “trade secret,” in pertinent part, as follows:

Information, including a formula, drawing, pattern, compilation, including a customer list, program, device, method, technique or process that:

(1) derives independent economic value, actual or potential, from not being generally known to and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; and

(2) is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.

Section 67.102 defines the term “confidential proprietary information” as follows:

Commercial or financial information received by an agency: (1) which is privileged or confidential; and (2) the disclosure of which would cause substantial harm to the competitive position of the person that submitted the information.

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Pennsylvania's insurance laws recognize the confidential nature of actuarial reports, work papers, and other materials supporting an actuarial opinion, and provide that they are not subject to disclosure under the Right-to-Know Law. See 40 P.S. § 443(d)(1)(i).

The GLIC Confidential Materials fall squarely within the disclosure exemptions for “trade secrets” and “confidential proprietary information” embodied within § 67.708(b)(11). In *Christopher M's Hand Poured Fudge, Inc. v. Hennon*, 699 A.2d 1272 (Pa. Super. Ct. 1997), Pennsylvania's Superior Court set forth six factors that courts can consider in determining whether information qualifies as a trade secret, including:

(1) the extent to which the information is known outside the owner's business; (2) the extent to which it is known by employees and others involved in the owner's business; (3) the extent of measures taken by the owner to guard the secrecy of the information; (4) the value of the information to the owner and to his competitors; (5) the amount of effort or money expended by the owner in developing the information; and (6) the ease or difficulty with which the information could be properly acquired or duplicated by others.

Id. at 1275. Each of these factors, along with the “substantial harm” element of the “confidential proprietary information” definition weighs heavily in favor of maintaining the confidentiality of the GLIC Confidential Materials.

GLIC and its predecessors have been providing long-term care insurance coverage to policyholders for more than 35 years. GLIC's lengthy experience in the long-term care insurance business has placed it in a unique position in the long-term care insurance marketplace, in that no other long-term care insurance carrier has as much experience in that line of business as GLIC and its predecessors. Because GLIC has been marketing long-term care insurance products longer than its competitors, it has been able to accumulate experience-related data that its competitors have not been able to gather. GLIC takes active measures to maintain the secrecy of the information in the GLIC Confidential Materials. Among other measures, GLIC obtains non-disclosure agreements with potential reinsurers before providing those potential reinsurers with any experience-related data. Furthermore, access to the data is limited and available only to employees of GLIC who are deemed likely to need the information in the course of their duties; those employees are subject to non-disclosure agreements under which they agree not to share the information except in furtherance of the business of GLIC.

The GLIC Confidential Materials discuss, among other things, GLIC's assumptions in pricing certain long term care insurance products, GLIC's proprietary persistency and incurred claims data, and GLIC's policy demographics. In addition to pricing long-term care insurance products, GLIC's extensive data also allows it to effectively manage its policies, by enabling it to accurately set reserves and conduct reliable asset tests. None of this information is available to GLIC's competitors or to the public generally, and it is plainly protectable under the statutes discussed above. See *Giurintano v. Dep't of Gen. Servs.*, 20 A.3d 613, 615-17 & n.5 (Pa. Commw. Ct. 2011) (holding that the identities of interpreters hired by state contractor were excluded from public disclosure under 65 P.S. §67.708(b)(11) because the contractor (a) kept their identities confidential “to protect its investment,” (b) the interpreters were “business assets,” and (c) disclosing the identities “would cause substantial harm to the [contractor's] competitive position in the industry”).

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GLIC's accumulation of data over its long duration in the long-term care insurance business has come at a substantial cost. For numerous years, GLIC had to price and manage policies without having the benefit of the extensive data and experience that it now possesses. GLIC endured substantial losses on many of those policies that did not perform as expected, and GLIC has incurred and will continue to incur billions of dollars of claims on these policies.

If the GLIC Confidential Materials are released to the public, GLIC would be deprived of its hard-earned competitive advantage, which would cause substantial harm to the company. GLIC's competitors could use GLIC's data and assumptions to price long-term care insurance policies as well as GLIC, without the work, time, expense, and (most significantly) the previous losses that GLIC incurred. If the GLIC Confidential Materials were disclosed, GLIC's competitors would be permitted to exploit GLIC's hard earned, proprietary information for their own benefit, and to GLIC's competitive and economic disadvantage. See *Smith Butz, LLC v. Pa. Dep't of Env'tl. Prot.*, ___ A.3d ___, 2017 WL 1833472, at *9 (Pa. Commw. Ct. 2017) (finding that records that would enable the company's competitors to copy valuable and proprietary business methods constituted confidential proprietary information and/or trade secrets). For these reasons, GLIC respectfully submits that the GLIC Confidential Materials are exempt from disclosure pursuant to 65 P.S. §67.708(b)(11), and requests that they be treated as confidential by the Pennsylvania Insurance Department.

This submission contains the publicly available version of this Actuarial Memorandum and other exhibits referenced above, which redacts the GLIC Confidential Materials. A complete, unredacted, confidential version of GLIC's Actuarial Memorandum has been filed separately.

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14. Actuarial Certification

I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 18, 23, 25, 41 and 56. Policy design, underwriting, and claims adjudication practices have been considered.

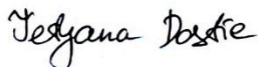
I have relied on historical cash flows and projections completed by GLIC's In-force Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on the GLIC'S LTC Strategy & Analytics team for the pricing, methodology and design of the alternative options presented in section 6 of this actuarial memorandum.

I have relied on statutory valuations as of December 31, 2021, for Claim Reserves (i.e., Disabled Life Reserves, Pending Claims reserves, Incurred But Not Reported reserves, and Dead But Not Reported reserves) provided by GLIC's Long-Term Care Valuation team.

I have also relied on assumptions developed by GLIC's Long-Term Care Experience Studies team in collaboration with other GLIC actuaries, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of your state. In my opinion, the rates are not excessive or unfairly discriminatory.



Tetyana Dostie, A.S.A, M.A.A.A
Actuary
Genworth Life Insurance Company
July 2022

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

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Memorandum Supplement

Redacted pursuant to Section 13, above.

Exhibit Ia: Choice I Policy Forms - Nationwide Experience
Lifetime Low BIO - With Pennsylvania Approved Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 13, above.

Exhibit Ib: Choice I Policy Forms - Nationwide Experience
Lifetime High BIO - With Pennsylvania Approved Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 13, above.

Exhibit Ic: Choice I Policy Forms - Nationwide Experience
Limited Low BIO - With Pennsylvania Approved Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 13, above.

Exhibit Id: Choice I Policy Forms - Nationwide Experience
Limited High BIO - With Pennsylvania Approved Rate Increase*
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 13, above.

Exhibit IIa: Choice I Policy Forms - Nationwide Experience
Lifetime Low BIO - With 99.5% Requested Rate Increase
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 13, above.

Exhibit IIb: Choice I Policy Forms - Nationwide Experience
Lifetime High BIO - With 127% Requested Rate Increase
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 13, above.

Exhibit IIc: Choice I Policy Forms - Nationwide Experience
Limited Low BIO - With 3.9% Requested Rate Increase
Applicable to Policies Issued Prior to 9/16/2002

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Redacted pursuant to Section 13, above.

Exhibit IId: Choice I Policy Forms - Nationwide Experience
Limited High BIO - With 125% Requested Rate Increase
Applicable to Policies Issued Prior to 9/16/2002

Redacted pursuant to Section 13, above.

Genworth Life Insurance Company

**Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025**

**Addendum to Actuarial Memorandum
September 2022**

**Policy Forms 7035 et al
Applies to Policies Issued Prior to 9/16/2022**

This filing applies to the referenced policy forms issued in Pennsylvania. Form 7035 is also referred to by Genworth Life Insurance Company (GLIC) as “Choice I”; These forms are no longer being sold.

1. Purpose of Addendum

This actuarial addendum has been prepared to amend the original filing on this policy form, submitted July 20, 2022 and referenced by the Department in recent objections with filing number GEFA-133338100.

In this filing, GLIC introduced a more granular approach for the premium rate increases, where requests were split by benefit period and inflation type. This was the first year that GLIC had included splits by inflation type within our filings. GLIC realized that there was an error in the projections included in the initial filing. Specifically, the historical premiums for riders were being misallocated between the inflation types.

The result of the correction for this misallocation is that premiums for policies with higher inflation options will be increased and premiums for policies with lower inflation options will be decreased. Overall, the total premiums for the product will not change, only the allocation of those premiums into the four different cohorts split by benefit period and inflation type. The changes in premiums ultimately change the lifetime loss ratio projections and alter the rate increase that can be justified within the cohorts.

Within this Addendum, GLIC would like to change the requested premium rate increases to the following:

Benefit Period (BP)	Benefit Increase Option (BIO)	Requested Rate Increase
Lifetime	Low BIO	99.5%
Limited	Low BIO	35.5%
Lifetime	High BIO	127%
Limited	High BIO	125%

The original memorandum, including the originally requested rate increases, that this addendum is being attached to remains unchanged in its entirety. The assumptions and supporting materials for this addendum are the same as those explained within the original memorandum.

Along with this Addendum, please find the attached “PA Choice 1 LR Addendum Exhibits.xlsx” provided to update those supplied in the original filing.

While GLIC is changing the requested rate increase amounts within this filing, GLIC is not supplying updated Proposed Premium Rate tables at this time. We anticipate updating the rate tables after the review process has finished, prior to the disposition of the filing.

This addendum and the accompanying exhibits are meant to amend the premium rate request and provide supporting information and may not be suitable for other purposes.

Genworth Life Insurance Company

**Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025**

**Addendum to Actuarial Memorandum
September 2022**

2. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum addendum along with the previously filed memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 18, 23, 25, 41 and 56. Policy design, underwriting, and claims adjudication practices have been considered.

I have relied on historical cash flows and projections completed by GLIC's LTC In-force Actuarial Infrastructure team. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on statutory valuations as of December 31, 2021, for Claim Reserves (i.e., Disabled Life Reserves, Pending Claims reserves, Incurred But Not Reported reserves, and Dead But Not Reported reserves) provided by GLIC's LTC Valuation team.

I have also relied on assumptions developed by GLIC's LTC Experience Studies team in collaboration with other GLIC actuaries, which assumptions were approved by Genworth's Assumption Review Committee. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of your state when the original issued rates were first filed and accepted. If the requested premium rate schedule increase is implemented and the underlying assumptions, which reflect a margin for moderately adverse experience, are realized, no further premium rate schedule increases are anticipated. In my opinion the rates are not excessive or unfairly discriminatory.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: September 9, 2022

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated July 29, 2022, to Genworth Life Insurance Company's (GLIC's) Choice I LR Pennsylvania rate increase request. Please note that in addition to the responses to the objection questions GLIC has provided a new Cover Letter and Addendum to the Actuarial Memorandum for this filing. Please review those documents prior to going through the rest of this response. The comments and our responses are as follows:

1. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit Ia) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level.

Provide this information for the subset of policies with a lifetime BP and a low BIO.

2. Provide the Excel table requested in Question 1 for the subset of policies with a limited BP and a low BIO.

3. Provide the Excel table requested in Question 1 for the subset of policies with a lifetime BP and a High BIO.

4. Provide the Excel table requested in Question 1 for the subset of policies with a limited BP and a High BIO.

Please see Exhibits 8-11 in "PA Choice I RS Addendum Exhibits.xlsx" for the exhibits requested in items 1 – 4.

5. Section #3 of the actuarial memo states "The observed deterioration of the Lifetime Loss Ratio (LLR) between 2020 and 2021 is due to the strengthened Benefit Utilization Rate (BUR) trend, reflecting higher increases in LTC cost of care inflation, and lower healthy life mortality."

Please discuss further the adverse morbidity and persistency experience that resulted in the need for the current rate increase. In particular, discuss re-pricing assumptions that have changed from the last increase approved nationwide, discuss any changes due to internal experience studies, and discuss any changes due to updated consultant data.

GLIC reviews emerging experience as part of the assumption setting process for development of annual Cash Flow Testing assumptions. These assumptions are then used as best estimate assumptions for rate increase filings.

Objection Response Genworth Life Insurance Company

The sections included below will attempt to highlight key differences between the assumption sets referenced above.

Voluntary Lapse Rates

- Updated Experience for each successive assumption development process does not significantly increase lapse activity or impact the assumptions.
 - Shock Lapse experience is excluded from lapse studies. Most lapse activity is excluded as rate increases have been implemented in most states for last few years.

Healthy Life Mortality

- Updated experience continues to result in lower healthy life mortality rates than previously expected. 2021CFT mortality rates are significantly lower than those in 2020CFT.
- As highlighted in the new Memorandum, the credibility weighting formula was updated to put more weight on emerging experience and less weight on the historical baseline. This resulted in a lower mortality assumption.
- A quick comparison of mortality rates included in the memorandum shows that Male mortality at attained age 85 has dropped from 4.94% in the prior filing to 4.01% in the current filing.

Incidence Assumptions

- Comparing incidence rates for Married, Standard Females Issued at Age 65 and Claiming at Attained Age 80 shows a small change due to the adjustment of the baseline assumption.
 - 2020CFT Assumptions = 4.27%
 - 2021CFT Assumptions = 4.59%
- This change would not have significant impact between the prior 2021 filing and the current 2022 filing.

Claim Termination Rates

- Claim termination rates are developed for each month during the anticipated lifetime of claims and consist of Disabled Life Mortality rates and Claim Recovery rates. The assumption tables are therefore very difficult to efficiently summarize.
- Overall, claim termination rates continue to decrease in aggregate, increasing the need for rate increases from one assumption set to the next.

Utilization Rates and Trends

- The benefit utilization assumption consists of two components: 1) a calendar year specific current utilization rate and 2) a future cost of care inflation trend. These two are then combined with the benefit inflation option of the policy to calculate future utilization rates.
- Direct comparisons between the assumption sets are difficult. However, the base utilization rate did not materially change between the 2020CFT and 2021CFT assumption updates.
- The trend assumptions were changed significantly from the 2020CFT assumptions to the updated 2021CFT assumptions. This change in cost of care trends was the biggest driver for the increased requests in the updated filing.

**Objection Response
Genworth Life Insurance Company**

- 2020CFT trend assumptions were between 1% (No BIO policies) and 2.3% (Compound policies) annually with slight variations for benefit period differences and site of claim (ALF, NH, HC).
- 2021CFT assumptions range between 0% (No BIO) and 3.1% (Compound) with the weighted annual cost of care inflation significantly increasing.

6. Has Covid 19 been factored into your projections.

In this rate filing GLIC is pursuing the rate increase justified due to our latest assumption changes since the prior filing and the additional catch-up of the rate increase that was not previously approved in Pennsylvania.

GLIC continues to monitor the impact of COVID-19 on our experience, including specifically how it will impact this block of business. Experience during the last few years where COVID-19 has been prevalent has emerged inconsistently compared to long term trends. However, that experience is still emerging, and it is both unclear what the potential impact is on our assumptions and too early to know how long those effects would last. At this time, GLIC does not anticipate that the impact due to COVID-19 would materially change the long-term assumptions or the need for rate increases on this block of business.

7. Please provide a seriatim listing of the affected policies in this block in Excel. Each row within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, and Genworth's suggested premium increase in each year of the implementation period. Please also include a column that indicates if the BIO is high.

Please see Exhibit 12 in "PA Choice I Addendum Exhibits.xlsx" for the seriatim list.

8. Please provide the letter that will be used to notify policy holders of the pending rate increase.

Please see the following policyholder communications included with this response along with a brief description of when they are used:

- *'Lifetime SPO Policyholder Letter Template.pdf'* – All policyholders eligible for the Stable Premium Option will receive this letter, which includes the option to reduce benefits to that option.
- *'Standard No Quote Policyholder Letter Template.pdf'* – All policyholders that are currently on claim will receive this policyholder letter.
- *'Standard Policyholder Letter Template.pdf'* – Policyholders that are not on claim and that are ineligible for the Stable Premium Option will receive this letter.

**Objection Response
Genworth Life Insurance Company**

9. Please provide the 6 projection exhibits (Ia, Ib, Ic, Id, IIa, IIb, IIc, and IId) found in the actuarial memo in Excel.

Please provide Additional Exhibit I, II, III, and IV.

Please see Exhibits 1 - 6 in "PA Choice I Addendum Exhibits.xlsx" for the requested information. Please note that the values shown in these projections have all been restated based on the revised projection that has the rider premium correctly allocated to the same cohort as the base policy. These projections will not tie to what was originally submitted with the filing. For more information on the necessity of this change, refer to "PA Choice I Cover Letter 20220909.pdf" that was submitted through SERFF.

10. The actuarial memo mentions that policyholders can lower their inflation indexing and retain prior increases. If they did this, what would the premium be? More specifically, would the policyholder receive any credit for the higher premium paid since inception or would they lose this equity?

The premiums for reducing or eliminating the inflation option are calculated using the same rate tables as the current benefits, only using a different cell. The amount of the proposed increase that is offset depends on policyholders current premium and their new inflation selection.

Policyholder eliminates their inflation option:

Policyholder retains their increased daily benefit amount and increased total lifetime maximum. The new premium is calculated using the following information for the policy:

- Original Policyholder Issue Age, Policy Effective Date and Daily Benefit Amount
- No BIO Inflation Option Premiums for their current Benefit Period and Elimination Period based on the updated rates for the comparable round of rate increase on the product.
- Any discounts or riders rates will be applied based on the new cell. (Discounts would not change based on the cell but rider rates could be different depending on the cell.)

The daily benefit amount and total lifetime maximum benefit will not increase going forward.

Policyholder reduces their inflation option, but doesn't drop completely

Policyholder retains their increased daily benefit amount and increased total lifetime maximum. The new premium is calculated using the following information for the policy:

- Original Policyholder Issue Age and Policy Effective Date
- New Starting Daily Benefit Amount calculated so that, at that level, the inflation option would grow to the same level as current benefits
- 5% Simple Premiums for their current Benefit Period and Elimination Period based on the updated rate tables for the comparable round of rate increases on the product.
- Any discounts or riders rates will be applied based on the new cell. (Discounts would not change based on the cell but rider rates could be different depending on the cell.)

Objection Response Genworth Life Insurance Company

The recalculation of premiums is demonstrated with the following example on a hypothetical policy and assuming full approval of the requested rate increases. The policy is assumed to be issued at age 55, with an unlimited BP, 5% compound inflation and EP of 100 days. It is assumed to be issued with an original daily benefit amount of \$100/day and is currently in duration 14. The applicable portion of the current rate table is shown:

Age	Individual Unlimited					
	No BIO		5% Simple BIO		5% Compound BIO	
	50 EP	100 EP	50 EP	100 EP	50 EP	100 EP
54	384.31	358.68	589.26	546.55	755.77	708.82
55	401.39	380.02	627.68	584.99	794.21	742.98
56	431.26	401.39	670.38	627.68	841.18	785.66

The current premium for 5% compound inflation and \$100 per day = $\$742.98 \times 10 = \$7,429.80$

Assuming Policyholder accepts the full rate increase and makes no changes to their benefits:

Use original benefit amount: \$100

New Premium (post rate increase) = $\$100/10 \times 742.98 \times (1+127\%) = \$16,865.65$

Assuming Policyholder maintains accumulated benefit while reducing their inflation option to 5% simple inflation:

New Original Benefit Amount: $\$100 \times (1.05)^{14}/(1+0.05 \times 14) = \117

New Premium (post rate increase) = $\$117/10 \times 584.99 \times (1+127\%) = \$14,580.63$

Assuming Policyholder eliminates their inflation option:

Use Original Benefit Amount of \$100

New Premium (post rate increase) = $\$100/10 \times \$380.02 \times (1+99.5\%) = \$7,581.40$

In all three scenarios the policy holder will have the same monthly benefit amount based on the amount accumulated under 5% compound for the current duration of the policy. The benefit amount will change between the options in future years as it will grow based on the new inflation option selected.

The premium calculated for each policyholder is based on the level of benefits they have selected moving forward and does not take into account any past premiums paid on the policy.

**Objection Response
Genworth Life Insurance Company**

11. I am trying to understand what exactly Additional Exhibit I is demonstrating.

(i) Is the point of Additional Exhibit I that the maximum increase under the Minnesota Method would be 180% over the original rate level for the subset of policies with lifetime benefits and a high BIO?

(ii) Is the point of Additional Exhibit I that the maximum increase under the Minnesota Method would be 180% over the current average national rate level (approximately 235% over the original rate level) for the subset of policies with lifetime benefits and a high BIO?

(iii) Is the point of Additional Exhibit I that the maximum increase under the Minnesota Method would be 180% over the current Pennsylvania rate level (327% over the original rate level) for the subset of policies with lifetime benefits and a high BIO?

Please elaborate.

Additional Exhibit I is demonstrating that the maximum increase under the Minnesota Method would be 180% over the current Pennsylvania level (327% over the original rate level) for the subset of policies with lifetime benefits and a high BIO.

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company

Date: September 12, 2022



Genworth Life
[company addr 1]
[company addr2]
[company city, st zip]

Important Change – Decision Required

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

The premium on your long term care insurance policy is increasing.

You have [3] options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 Review and Adjust your coverage to reduce your premiums
- 3 <if nonfor available> {See Addendum for CNF, OLB, NFO text variations}

Dear [Insured_name1][and [insured name2]],

Thank you for choosing Genworth for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

We are writing to let you know that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy].** [<if phased>This increase will take place in a phased manner, over multiple years, as detailed on the enclosed **Coverage Options** page.] Please refer to the following pages for more details and other important information about this increase[<if future increases planned>, as well as plans for future increases.] Please note that this increase is not specific to you or to any change in your health, age, or claims history.

We appreciate the financial difficulty premium increases can cause. That is why we are offering coverage adjustment options to help you manage your premium cost while still maintaining important coverage. The enclosed pages outline these options along with your personalized information. There may also be additional options available to reduce your premium.

[<If PCS II and SEL not yet mailed>Also consider that you are currently a class member of a class action settlement. As a class member, you will receive information about any available settlement options. Please read the summary information in the enclosed **Important Information Regarding this Premium Increase.**]

We encourage you to discuss your options with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, we encourage you to visit [genworth.com/lcpremiums].

Once again, thank you for being a Genworth policyholder.

Sincerely,

[Signature name]

[Signature title]

Long Term Care Insurance

Premium Increase Notice

[mm/dd/yy]

Genworth Life Insurance Company

Insured:

[Insured_name1]

[Insured_name2]

Policy Number:

[policy_number]

Policy Form:

[form number]

Agent:

[servicing agent name]

[servicing agency name]

Customer Service:

[999 999.9999]

[company_hours1]

[company_hours2]

Fax: [company_fax]

[genworth.com/lcpremiums]

P.S. This premium increase notice is not a bill [**<if not EFT>** - you will be billed separately]. Please take time to read the *Important Information Regarding This Premium Increase* included with this letter.

[enclosure[s]: [\[enclosure1\]](#), [\[enclosure2\]](#)...]

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Addendum

NOTE: gray shading on previous page indicates print in blue font

For point #3 in top right:

[<if CNF >Pay nothing more by electing the Contingent Nonforfeiture Benefit

<or if OLB>Pay nothing more by electing the Optional Limited Benefit

<or if NFO>Pay nothing more by exercising your Non-Forfeiture rider]

Considerations Related To Your Benefits

Your long term care insurance policy protects you financially should you require care in the future. However, we understand that evolving financial situations combined with increasing premiums may cause you to re-evaluate your coverage. **On the Coverage Options page that follows**, we offer [several<or>an] alternative[s] for keeping coverage in place and within budget. Please be aware you may have other ways to reduce your benefits than those shown; contact our Customer Service team for additional quotes by calling [999 999.9999].

[<If partnership>IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.]

1. Keep your current coverage and pay the premium increase

The Coverage Options page shows your current benefits and new premium. If you are comfortable with your current coverage, take no action except to pay the increased premium.

2. Review & Adjust your coverage to lower your premium

In addition, the Coverage Options page provides [ways<or>a way] for you to tune up your coverage and keep the benefits most important to you, scale back on benefits that no longer seem as essential, and help align your long term care insurance with your financial needs.

As you think about your options, it may be helpful to consider the cost of long term care services. You can find median¹ cost of care information for your area on the Coverage Options page. Additional information you can use to estimate future cost of care is available on [genworth.com/costofcare].

When thinking about your coverage and care needs, an industry study performed and published by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than \$250,000².

In addition, while a long term care event can begin at any time, Genworth data has shown that many long term care claims begin between ages 80 and 89. This information is based on many policies and types of long term care policies and is current as of 12/31/21.

Important: The enclosed cost of care, long term care event, and claims-related figures (and similar information on [genworth.com]) are medians, averages and approximations. Similarly, future cost of care information available on [genworth.com] is based on estimates and hypothetical assumptions. Keep in mind, your actual experience may be different. Consider various scenarios and your own circumstances when determining what coverage options are best for you.

¹ The median is the middle value (50% of the costs are above the median, and 50% of the costs are below the median).

² The formal cost of long-term care services: How can society meet a growing need? was initially made available in 2016. The portion of the study relating to the cost of long-term care events was updated in 2021.

if nonforfeiture available>

3. Pay nothing more and receive limited paid-up coverage

If you can't pay further premiums you may have the option of stopping further payments and obtaining a limited paid-up benefit for long term care services approximately equal to the amount of premium paid[<if OLB> less claims paid]. Please refer to the Coverage Options page[<if not OLB or CNF> and<else>], **Important Information Regarding This Premium Increase**[<if OLB or CNF>, and enclosed endorsement] for additional details.

Continued on next page

Some information to consider as you evaluate reducing your benefits

Value of coverage reduction options. All the options available to you as alternatives to paying the full premium increase may not be of equal value. Some states require policyholders to maintain minimum benefit levels, which may reduce the options available.

[Monthly] maximum benefit is the maximum your policy will pay for any [month]. You may reduce your [monthly] maximum to lower your premium subject to policy minimums.

Benefit period is the period of time used with your [monthly] maximum benefit to calculate the lifetime maximum. Your coverage is based on this lifetime maximum, not a certain period of time. If your [monthly] benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the [monthly] benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Inflation protection/Benefit increases change the amount that your [monthly] maximum benefit increases each year. If you have this benefit and elect to drop or reduce it, you will have the option to keep your accumulated benefit increases and your premium will be adjusted accordingly.

Elimination Period is the length of time you must pay out of pocket before you are entitled to benefits under the policy. A longer elimination period may reduce your premium.

Benefit amounts. Changes to the [monthly] maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your [monthly] maximum benefit and your premium will be further adjusted.

Benefits paid or payable. If you elect to reduce benefits, any benefits paid or payable are deducted from the reduced lifetime maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

[<if limited pay>Considerations relating to limited pay policies. Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful attention should be given to the number of premium payments that remain before selecting an option that reduces benefits or stops further payments. Our customer service representatives would be happy to discuss these considerations with you.]

We encourage you to carefully read the enclosed materials before making a decision.

NOTE: gray shading indicates print in blue font



Genworth Life
[company address 1]
[company city state zip]

Customer service:
[company_phone]
[company hours2]
[company hours1]
Fax: [company fax]

Coverage Options

Page [1] of [m]

The median monthly cost of care provided in your area:

In Home Care [\$99,999.99] (Based on 44 hours/week)
Assisted Living [\$99,999.99]
Nursing Home [\$99,999.99]
Genworth [20yy] Cost of Care Study

<if quote web available>
genworth.com

Register / log-in to view and select
coverage choices online

Policyholder[s]: [insured name1]
[insured name2]
Date: [mm/dd/yy]
Policy number: [policy number]
Premium before increase: [\$99,999.99] [annually]

Your options:	1. Keep current coverage	2. Review & Adjust your coverage			
	See addendum for variable text	See addendum for variable text			
		Alternative [A]	Alternative B	Alternative C	
[Monthly] maximum benefit	[\$5,400.00]	[\$5,400.00]	[\$5,400.00]	[\$4,050.00]	
Benefit period	[4 years]	[3 years]	[3 years]	[3 Years]	
Remaining lifetime maximum	[\$999,999.99]	[\$999,999.99]	[\$999,999.99]	[\$999,999.99]	
Inflation protection	[Simple 5%]	[Simple 5%]	[Simple 5%]	[Simple 5%]	
Elimination period	[100 days]	[100 days]	[100 days]	[100 days]	
[Annual] premium [mm/dd/yy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	
...	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	
[Annual] premium [mm/dd/yy]	[\$99,999.99]	[**] <input type="checkbox"/> [\$99,999.99]	[**] <input type="checkbox"/> [\$99,999.99]	[**] <input type="checkbox"/> [\$99,999.99]	
3. Pay nothing more	See addendum for variable text	[\$99,999.99] Paid up policy benefit <input type="checkbox"/> [Contingent Non-Forfeiture]			

<if partnership loss> ** ☐ By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection.]

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed <if endorsement> endorsement and] Important Information Regarding This Premium Increase. Please read all documents before making a decision. The options shown here are quotes and may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options shown, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope [or elect online]by: [mm/dd/yy].

<if 2nd page required> the Signature section will print on page 2 and the following note will print here:

****Please see the reverse of this form if you wish to change your coverage****

< if 2nd page required >

Coverage Options

Page 2 of [m] Date: [mm/dd/yy]

Policyholder[s]: [insured name 1]
 [insured name 2]
Policy number: [policy number]
Premium before increase: [\$999,999.99] [annually]

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care.

Policyholder Signature

Date

< if shared > Other Insured Signature

Date

By signing, you represent and agree that (1) we are authorized to process the requested change to your policy, (2) the change will not be effective until reflected in a policy amendment we send to you, (3) the benefits and premiums quoted are subject to confirmation and may change, (4) you have read and understand the information on this form and the enclosed documents, including the *Important Information Regarding This Premium Increase*, and (5) you have either consulted your trusted advisor or made an informed decision not to do so.

Addendum:

Items highlighted in gray print in blue font

If no quote options are available, the Coverage Options page does not print, and a No quote letter is sent

Text for #1 "Keep current coverage":

If you are comfortable with your current level of coverage, pay the increased premium[< not EFT > when you receive your next bill]. If we don't hear from you by [mm/dd/yy], [< if phased > the first phase of] this [999.999%] rate increase will take effect.

Text for #2 "Adjust your coverage":

[< if any choices shown > If you are comfortable reducing your benefits, the alternative[s] below [is < or > are] designed to provide different levels of cost and coverage as you evaluate your current needs.] There may be other ways that you can reduce your benefits and premiums[< if any choices shown > beyond [that< or > those] listed].

Text for #3 "Pay nothing more":

If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the enclosed [< if CNF or OLB > endorsement and] *Important Information Regarding This Premium Increase*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**



Important Information Regarding This Premium Increase from Genworth Life Insurance Company

Genworth Life
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Page 1 of [m]

About this premium increase

This premium increase is based on our expectation of aggregate future claims by our insureds. All policyholders in your class are receiving this rate increase. It is not due to a change in your individual health, age, claims history, or any other individual characteristic. We are implementing this increase in accordance with the laws and regulations of [issue state name] in which your policy was issued for delivery. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurance carriers, like Genworth, to support rate increase requests with actuarial justification. The Premium Increase Notice and, when applicable, the *Coverage Options* page show what your new premium will be if you elect to keep your current coverage. Also shown is the percentage increase for your premium rate, which is a part of your premium. This rate increase percentage may vary slightly from the actual percentage of your premium increase. For additional information regarding premium increases, please go to [genworth.com/ltpremiums]. [**<if not joint>** In addition, if you are registered on [genworth.com], you may select one of the coverage options shown in this letter online.]

<If PCS II and SEL not yet mailed>Halcom information

When considering your options with this rate increase, also consider that you are currently a class member of the Halcom class action settlement. As a class member in *Judy Halcom, et al. v. Genworth Life Insurance Company, et al.*, Case No. 3:21-cv-19-REP, class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed. Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options.

Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

Additional general information regarding the Special Election Options is available at www.pcslongtermcareinsurancesettlement.com. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible<or>likely] that your premium will increase again in the future.

[**<if future rate increases planned>**For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in [MM/YYYY]. Please be aware that, at that time, we planned to request at least [999%] in additional rate increases on policies with your current benefits in the state where your policy was issued. Policies with different benefits may be subject to other rate increase plans. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans.] To see more current planned premium increase requests you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law. Please note, our ability to obtain needed future rate increases is important to Genworth Life Insurance Company's ability to pay future claims. The inability to obtain needed future rate increases may impair our ability to do so.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

<For those with unlimited benefits in states where higher rate increase percentage approved for lifetime vs. limited>**Moving from unlimited lifetime benefits to limited benefits**

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher than the rate increase for policies with a shorter, defined benefit period. An election to reduce the benefit period would result in a lower premium increase[<if Choice 2/2.1> now, as well as possibly reduce our plans for future rate increases on your policy]. [<when expanded functionality available>To see our plans for seeking future rate increases you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.]

<For those with BIO >1% in states where higher rate increase percentage approved for BIO vs. Low BIO>**Removing or reducing benefit inflation option**

The rate increase percentage for policyholders with a [<if Choice 2/2.1>larger]benefit increase option is higher than the rate increase for policies [<if Choice 2/2.1>with a 1% benefit increase option or those]without a benefit increase option. An election to remove your benefit increase option[<if Choice 2/2.1> or reduce to 1% compound inflation] would [<if Choice 2/2.1>likely]result in a lower premium increase[<if Choice 2/2.1> now, as well as possibly reduce our plans for future rate increases on your policy]. [<when expanded functionality available>To see our plans for seeking future rate increases you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.]

<if CNF or OLB, or NFO rider >**Select a Limited Benefit with no further premium requirement**

<if OLB>You may elect an Optional Limited Benefit. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

<OR>

<if NFO Rider on Policy >

You may exercise the Non-Forfeiture Rider. Your policy includes the Non-Forfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider.

Please note: This rider could significantly reduce the policy benefit. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

<if CNF >

You may elect a Contingent Non-Forfeiture Benefit. This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently receiving a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. At that time, you may want to call one of our customer service representatives to discuss options to reduce the premium increase by changing your policy benefits.

If you are not receiving a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, the new required premium will be automatically deducted from your bank checking account. If you are using a third-party account or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new required premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing, signed by you, and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

Rate increase history

In accordance with the requirements of [\[issue state name\]](#) where your policy was issued for delivery, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Genworth companies.

About Genworth

Genworth companies began selling long term care insurance in 1974 and have been the largest provider of long term care insurance policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its companies' reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations." To obtain information regarding Genworth company financial strength, please visit [\[genworth.com\]](http://genworth.com).

[company_logo]

Genworth Life
[company_address1]
[company_address2]
[company_city_state]

Long Term Care Insurance

Premium change notice

[document_date]

from Genworth Life Insurance Company

[mailing_name1]
[mailing_name2]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]

Insured[s]
[Insured_name1]
[Insured_name2]

[Agent]
[servicing agent name]
[servicing agency name]

Policy number
[policy_number]
Policy Form
[form_number]
Customer service
[company_phone]
[company_hours1]
[company_hours2]
Fax: [company_fax]
[company_website]

Dear [Insured_name1] [and [insured name2]],

Thank you for choosing Genworth for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy. [< if phased> This increase will take place in a phased manner, over multiple years, as detailed below. [< if limited pay> Please note, your policy has a paid-up feature. This means once you have paid all required premiums as they become due and have met other policy requirements for a paid-up policy, your policy will become "paid-up" and no further policy premiums will be required. The first phased increase detailed below does apply to your policy. Any future phased premium increase detailed below will only apply to the extent your policy is not already paid-up by the billing anniversary on which the phased increase will take effect. We will notify you before any future phased increase takes effect on your policy.]]**

Please refer to the following pages for more details and other important information about this increase[< if future increases planned>, as well as plans for future increases]. Please note that this increase is not specific to you or to any change in your health, age, or claims history. [< if on waiver> If you are currently on waiver of premium, this premium change will become effective when waiver is no longer applicable.]

< if phased>

Billing anniversary date	Premium prior to billing anniversary date	New premium on billing anniversary date
[01/01/21]	[\$99,999.99]	[\$99,999.99]
[01/01/22]	[\$99,999.99]	[\$99,999.99]
[01/01/23]	[\$99,999.99]	[\$99,999.99]
[01/01/24]	[\$99,999.99]	[\$99,999.99]

The information above illustrates how your long term care insurance policy premium increase will be phased in over time. You will receive a billing statement prior to your next billing anniversary date and before each subsequent billing anniversary date. If using automatic deduction to pay premiums, your designated account will be drafted with the new premium amount.

Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the *Important Information Regarding This Premium Increase* included with this letter. [< if non-forfeiture available> It describes a way that you can stop paying premiums and retain a long term care benefit.]

[<If PCS II and SEL not yet mailed>Also consider that you are currently a class member of a class action settlement. As a class member, you will receive information about any available settlement options. Please read the summary information in the enclosed *Important Information Regarding this Premium Increase.*]

This premium increase notice is not a bill [**<if not EFT>**—you will be billed separately].

We encourage you to discuss options with your financial advisor or a member a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, please go to [genworth.com/ltcpremiums].

Once again, thank you for being a Genworth policyholder.

Sincerely,

[sig name]

[sig title]

[enclosure[s]: [enclosure1], [enclosure2]...]



Important Information Regarding This Premium Increase from Genworth Life Insurance Company

Genworth Life
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

Page 1 of [m]

About this premium increase

This premium increase is based on our expectation of aggregate future claims by our insureds. All policyholders in your class are receiving this rate increase. It is not due to a change in your individual health, age, claims history, or any other individual characteristic. We are implementing this increase in accordance with the laws and regulations of [issue state name] in which your policy was issued for delivery. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurance carriers, like Genworth, to support rate increase requests with actuarial justification. The Premium Increase Notice and, when applicable, the *Coverage Options* page show what your new premium will be if you elect to keep your current coverage. Also shown is the percentage increase for your premium rate, which is a part of your premium. This rate increase percentage may vary slightly from the actual percentage of your premium increase. For additional information regarding premium increases, please go to [genworth.com/ltpremiums].

<If PCS II and SEL not yet mailed>Halcom information

When considering your options with this rate increase, also consider that you are currently a class member of the Halcom class action settlement. As a class member in *Judy Halcom, et al. v. Genworth Life Insurance Company, et al.*, Case No. 3:21-cv-19-REP, class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed. Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options.

Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

Additional general information regarding the Special Election Options is available at www.pcslongtermcareinsurancesettlement.com. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

Policy is Guaranteed Renewable and subject to future premium increases

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible<or>likely] that your premium will increase again in the future.

[<if future rate increases planned>For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in [MM/YYYY]. Please be aware that, at that time, we planned to request at least [999%] in additional rate increases on policies with your current benefits in the state where your policy was issued. Policies with different benefits may be subject to other rate increase plans. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans.] To see more current planned premium increase requests you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law. Please note, our ability to obtain needed future rate increases is important to Genworth Life Insurance Company's ability to pay future claims. The inability to obtain needed future rate increases may impair our ability to do so.

Benefits

Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Keep your current coverage or contact Customer Service for other options

If you are comfortable with your current coverage, take no action except to pay the increased premium. To explore options to reduce your benefits, you may contact our Customer Service representatives for additional information.

Considerations related to reducing your benefits

Value of coverage reduction options. All of the options available to you as alternatives to paying the full premium increase may not be of equal value. Some states require policyholders to maintain minimum benefit levels, which may reduce the options available.

[<If partnership>IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.]

[Monthly] maximum benefit is the maximum your policy will pay for any [month]. You may reduce your [monthly] maximum benefit to lower your premium subject to policy minimums.

Benefit period. Your benefit period is the period of time that is used with your [monthly] maximum benefit to calculate the lifetime maximum. Your coverage is based on this lifetime maximum, not a certain period of time. If your [monthly] benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the [monthly] benefit amount and the benefit period.

Lifetime Maximum is the combined total amount we will pay as benefits under this policy. **The Remaining Lifetime Maximum** is the Lifetime Maximum less any previously paid claims.

Inflation protection/Benefit increases change the amount that your [monthly] maximum benefit increases each year. If you have this benefit and elect to drop or reduce it, you will have the option to keep your accumulated benefit increases and your premium will be adjusted accordingly.

Elimination Period is the length of time you must pay out of pocket before you are entitled to benefits under the policy. A longer elimination period may reduce your premium.

Benefit amounts. Changes to the [monthly] maximum benefit and/or benefit increase offer will change the related original amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your [monthly] maximum benefit and your premium will be further adjusted.

Benefits paid or payable. If you elect to reduce benefits, any benefits paid or payable are deducted from the reduced lifetime maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid.

[<If limited pay>Considerations relating to limited pay policies. Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful attention should be given to the number of premium payments that remain before selecting an option that reduces benefits or stops further payments. Our customer service representatives would be happy to discuss these considerations with you.]

<For those with unlimited benefits in states where higher rate increase percentage approved for lifetime vs. limited>
Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher than the rate increase for policies with a shorter, defined benefit period. An election to reduce the benefit period would result in a lower premium increase[<If Choice 2/2.1> now, as well as possibly reduce our plans for future rate increases on your policy]. [<when expanded functionality available>To see our plans for seeking future rate increases you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.]

<For those with BIO >1% in states where higher rate increase percentage approved for BIO vs. Low BIO>
Removing or reducing benefit inflation option

The rate increase percentage for policyholders with a [<If Choice 2/2.1>larger] benefit increase option is higher than the rate increase for policies [<If Choice 2/2.1>with a 1% benefit increase option or those] without a benefit increase option. An election to remove your benefit increase option[<If Choice 2/2.1> or reduce to 1% compound inflation] would [<If Choice 2/2.1>likely] result in a lower premium increase[<If Choice 2/2.1> now, as well as possibly reduce our plans for future rate increases on your policy]. [<when expanded functionality available>To see our plans for seeking future rate increases you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.]

<if CNF or OLB, or NFO rider >

Select a Limited Benefit with no further premium requirement

<if OLB>You may elect an Optional Limited Benefit. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

<OR>

<if NFO Rider on Policy >

You may exercise the Non-Forfeiture Rider. Your policy includes the Non-Forfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider.

Please note: This rider could significantly reduce the policy benefit. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

<if CNF >

You may elect a Contingent Non-Forfeiture Benefit. This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently receiving a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. At that time, you may want to call one of our customer service representatives to discuss options to reduce the premium increase by changing your policy benefits.

If you are not receiving a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to call one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, the new required premium will be automatically deducted from your bank checking account. If you are using a third-party account or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new required premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing, signed by you, and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

Rate increase history

In accordance with the requirements of [issue state name] where your policy was issued for delivery, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Genworth companies.

About Genworth

Genworth companies began selling long term care insurance in 1974 and have been the largest provider of long term care insurance policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its companies' reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations." To obtain information regarding Genworth company financial strength, please visit [genworth.com].



Genworth Life
[company addr 1]
[company addr2]
[company city, st zip]

Important Change – Decision Required

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

The premium on your long term care insurance policy is increasing.

You have [4] options:

1. Keep your current coverage the same and pay the premium increase
2. Elect the Lifetime Stable Premium option and avoid additional increases for the life of your policy
3. Review and Adjust your coverage to reduce your premiums
4. <if nonfor available>{See Addendum for CNF, OLB, NFO text }

Dear [Insured_name1][and [insured name2]],

Thank you for choosing Genworth for your long term care insurance needs. We value your business and remain committed to providing quality service and being here when you need us the most.

We are writing to let you know that, as a result of higher than expected aggregate policyholder claims costs, the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy]. <if phased>This increase will take place in a phased manner, over multiple years, as detailed on the enclosed Coverage Options page. Please refer to the following pages for more details and other important information about this increase<if future increases planned>, as well as plans for future increases. Please note that this increase is not specific to you or to any change in your health, age, or claims history.

We appreciate that premium increases can be difficult for our policyholders. To assist you, we are offering several choices, including the new Lifetime Stable Premium option that allows you to adjust your coverage to mitigate <if future chg possible>the increase<else>both the current and already planned future increases and lock in your new premium rate for the life of your policy. We have also included other alternatives to consider as you evaluate your coverage needs. These options and your personalized information are outlined on the enclosed pages. There may also be additional options available to reduce your premium.

<If PCS II and SEL not yet mailed>Also consider that you are currently a class member of a class action settlement. As a class member, you will receive information about any available settlement options. Please read the summary information in the enclosed Important Information Regarding this Premium Increase.

We encourage you to discuss your options with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, we encourage you to visit [genworth.com/lcpremiums].

Long Term Care Insurance

Premium Increase Notice

[mm/dd/yy]

Genworth Life Insurance Company

Insured:

[Insured_name1]

[Insured_name2]

Policy Number:

[policy_number]

Policy Form:

[form number]

Agent:

[servicing agent name]

[servicing agency name]

Customer Service:

[999 999.9999]

[company_hours1]

[company_hours2]

Fax: [company_fax]

[genworth.com/lcpremiums]

Once again, thank you for being a Genworth policyholder.

Sincerely,

[Signature name]

[Signature title]

P.S. This premium increase notice is not a bill [**<if not EFT>**—you will be billed separately]. Please take time to read the *Important Information Regarding This Premium Increase* included with this letter.

[enclosure[s]: [enclosure1], [enclosure2]...]

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

NOTE: gray shading indicates print in blue font

Addendum

For point #4 in top right:

[**<if CNF >**Pay nothing more by electing the Contigent Nonforfeiture Benefit
<or if OLB>Pay nothing more by electing the Optional Limited Benefit
<or if NFO>Pay nothing more by exercising your Non-Forfeiture rider]

Coverage Options To Consider

Your long term care insurance policy protects you financially should you require care in the future. However, we understand that evolving financial situations combined with increasing premiums may cause you to re-evaluate your coverage. **On the *Coverage Options* page that follows**, we have also introduced a **new Lifetime Stable Premium option to consider** [and we offer [several<or>an](#)] alternative[s] for keeping coverage in place and within budget].

Please be aware you may have other ways to reduce your benefits than those shown; contact our Customer Service team for additional quotes by calling [\[999 999.9999\]](#).

[<If partnership>IMPORTANT: Reducing your coverage below your state minimums for Partnership will result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.]

1. Keep your current coverage and pay the premium increase

The *Coverage Options* page shows your current benefits and new premium. If you are comfortable with your current coverage, take no action except to pay the increased premium.

2. Overview of the Lifetime Stable Premium option

With this option, you adjust your benefits and receive a new premium along with a [guarantee you will not have another premium rate increase for the life of your policy](#).

Along with the rate guarantee, this option provides:

1. **A [\[three\]](#)-year benefit period** (The benefit period is the period of time used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time.)
2. **Retention of your increased maximum daily/monthly benefit**
3. **1% annual compound benefit inflation going forward**
4. **Your choice of:**
 - a. An extended Elimination Period (EP) of 180 days for facility care and 90 days for home care. (The EP is the number of days of covered care that you must pay for before your coverage begins to pay benefits.)
 - Or**
 - b. A combination of 10% coinsurance (you pay 10% of covered expenses) and a 100-day facility EP.

Both versions of this option continue to offer a home care benefit

The premium for the Lifetime Stable Premium option is shown on the *Coverage Options* page. You may read the sample policy endorsement and important information included in this package for more detail.

Continued on next page

3. Review and Adjust your Long Term Care Coverage

<if no options in section 3 of Coverage Options page>If you are interested in other ways to adjust your coverage, you may be able to reduce your benefits and premiums. Please contact a member of our Customer Service Team to discuss your options.

<if options in section 3 of Coverage Options page>The additional choice[s] shown under “Review & Adjust your coverage” on the following *Coverage Options* page provide[s] [ways<or>a way] for you to tune up your coverage and keep the benefits most important to you, scale back on benefits that no longer seem as essential, and help keep your premiums within your budget. [Each <or>The] option presented has a pre-defined set of benefits that, while less than what you currently have, is designed to offer meaningful coverage that aligns your long term care insurance with your financial needs.

As you think about your options, it may be helpful to consider the cost of long term care services. You can find median¹ cost of care information for your area on the *Coverage Options* page. Additional information you can use to estimate future cost of care is available on [genworth.com/costofcare].

When thinking about your coverage and care needs, an industry study performed and published by PwC, indicates the average duration of a long term care event is about three years and approximately 75%-80% of long term care events will cost less than \$250,000².

In addition, while a long term care event can begin at any time, Genworth data has shown that many long term care claims begin between ages 80 and 89. This information is based on many policies and types of long term care policies and is current as of 12/31/21.

Important: The enclosed cost of care, long term care event, and claims-related figures (and similar information on [genworth.com]) are medians, averages and approximations. Similarly, future cost of care information available on [genworth.com] is based on estimates and hypothetical assumptions. Keep in mind, your actual experience may be different. Consider various scenarios and your own circumstances when determining what coverage options are best for you.

¹ The median is the middle value (50% of the costs are above the median, and 50% of the costs are below the median).

² *The formal cost of long-term care services: How can society meet a growing need?* was initially made available in 2016. The portion of the study relating to the cost of long-term care events was updated in 2021.

4. Pay nothing more

If you do not want to pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid [**<if OLB>** less any claims paid]. Please refer to the *Coverage Options* page[**<if OLB or CNF>**,][**<if not OLB or CNF>** and] **Important Information Regarding This Premium Increase**[**<if OLB or CNF>**, and enclosed endorsement] for additional details.

We encourage you to carefully read the enclosed materials before making a decision.



Genworth Life
[company address 1]
[company city state zip]

Customer service:
[company_phone]
[company hours2]
[company hours1]
Fax: [company fax]

Coverage Options

Page [1] of [m]

The median monthly cost of care provided in your area:

In Home Care [\$99,999.99] (Based on 44 hours/week)
Assisted Living [\$99,999.99]
Nursing Home [\$99,999.99]
Genworth [20yy] Cost of Care Study

< if quote web available >
genworth.com

Register / log-in to view and select
coverage choices online

Policyholder[s]: [insured name1]
[insured name2]
Date: [mm/dd/yy]
Policy number: [policy number]
Premium before increase: [\$99,999.99] [annually]

Your options:	1. Keep current coverage	2. Elect Lifetime Stable Premium option		3. Review & Adjust your coverage	
	See Addendum for Box #1 for text placed here.	See Addendum for Box #2 for text placed here.		See Addendum for Box #3 for text placed here.	
		Lifetime Stable Premium A	Lifetime Stable Premium B	Alternative [C]	Alternative [D]
[Monthly] maximum benefit	[\$5,400.00]	[\$5,400.00]	[\$5,400.00]	[\$5,400.00]	[\$4,050.00]
Benefit period	[4 years]	[3 years]	[3 years]	[3 years]	[3 Years]
Remaining lifetime benefit	[\$999,999.99]	[\$999,999.99]	[\$999,999.99]	[\$999,999.99]	[\$999,999.99]
Inflation protection	[Simple 5%]	Compound 1%	Compound 1%	[Simple 5%]	[Simple 5%]
Elimination period (days before benefits begin)	[100 days Facility/ 0 days Home Care]	180 days Facility/ 90 days Home Care	100 days Facility/ 0 days Home Care	[100 days Facility/ 0 days Home Care]	[100 days Facility/ 0 days Home Care]
Coinsurance	[None]	None	10%	[None]	[None]
[Annual] premium [MM/DD/YY]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
...	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[Annual] premium [MM/DD/YY]	[\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input checked="" type="checkbox"/> [\$99,999.99]	<input checked="" type="checkbox"/> [\$99,999.99]
4. Pay nothing more	See Addendum for Box #4A for text placed here.		<input type="checkbox"/> [\$99,999.99] Paid up policy benefit <input type="checkbox"/> [Contingent Non-Forfeiture]		

[< if partnership loss > **] ☐ By checking this box and signing this form, you acknowledge that the reduction in coverage is below your state benefit minimum for Partnership; and therefore, your policy will no longer be Partnership qualified and you will lose the associated asset protection.]

You may have other ways to reduce your benefits than those shown; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed endorsement[< if CNF or OLB > s] and Important Information Regarding This Premium Increase. Please read all documents before making a decision. The options shown here are quotes and may change.

****Please see the reverse of this form for further instructions if you wish to change your coverage****

Coverage Options

Page 2 of [m] Date: [mm/dd/yy]

Policyholder[s]: [insured name 1]
 [insured name 2]
Policy number: [policy number]
Premium before increase: [\$\$\$999,999.99] [annually]

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options shown, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope [or elect online]by: [mm/dd/yy].

Genworth recommends that you consult with your trusted advisors before making this selection. By signing, you acknowledge your intent to reduce your benefits available to pay for future care.

Policyholder Signature

Date

[<if shared> Other Insured Signature

Date

By signing, you represent and agree that (1) we are authorized to process the requested change to your policy, (2) the change will not be effective until reflected in a policy amendment we send to you, (3) the benefits and premiums quoted are subject to confirmation and may change, (4) you have read and understand the information on this form and the enclosed documents, including the *Important Information Regarding This Premium Increase*, and (5) you have either consulted your trusted advisor or made an informed decision not to do so.

Addendum:

Items highlighted in gray print in blue font

Instruction on Box #1

If you are comfortable with your current level of coverage, pay the increased premium[<not EFT> when you receive your next bill]. If we don't hear from you by [mm/dd/yy],[<if phased> the first phase of] this [999.999%] rate increase will take effect.

Instruction on Box #2

If you would like to change your benefits to **guarantee no additional premium rate increases for the life of your policy**, you may select one of the alternatives below. A detailed description of this option can be found in the enclosed sample endorsement.

Instruction on Box #3:

[<if any choices shown>If you are comfortable reducing your benefits, the alternative[s] below [is<or>are] designed to provide different levels of cost and coverage as you evaluate your current needs.] [<if no choices shown>If you are interested in other ways to adjust your coverage, you may be able to reduce your benefits and premiums. Please contact a member of our Customer Service Team at [company_phone] to discuss your options.]

Instruction on Box #4A

If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the enclosed [<if CNF or OLB > endorsement and] *Important Information Regarding This Premium Increase*. **IMPORTANT: Selecting this option would greatly reduce the total amount of benefits available to pay for care.**

Genworth Important Information Regarding This Premium Increase

Genworth Life
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

from Genworth Life Insurance Company

Page 1 of [m]

About this premium increase

This premium increase is based on our expectation of aggregate future claims by our insureds. All policyholders in your class are receiving this rate increase. It is not due to a change in your individual health, age, claims history, or any other individual characteristic. We are implementing this increase in accordance with the laws and regulations of [issue state name] in which your policy was issued for delivery. States require insurance companies to notify them of a rate increase for long term care policies. Additionally, state regulation requires insurance carriers, like Genworth, to support rate increase requests with actuarial justification. The Premium Increase Notice and, when applicable, the *Coverage Options* page show what your new premium will be if you elect to keep your current coverage. Also shown is the percentage increase for your premium rate, which is a part of your premium. This rate increase percentage may vary slightly from the actual percentage of your premium increase. For additional information regarding premium increases, please go to [genworth.com/lcpremiums]. [**< if not joint >** In addition, if you are registered on genworth.com, you may select one of the coverage options shown in this letter online.]

< If PCS II and SEL not yet mailed > Halcom information

When considering your options with this rate increase, also consider that you are currently a class member of the Halcom class action settlement. As a class member in *Judy Halcom, et al. v. Genworth Life Insurance Company, et al.*, Case No. 3:21-cv-19-REP, class action settlement, you will receive a letter that will give you one or more options to reduce your policy benefits and reduce or eliminate future premium ("Special Election Options"). These Special Election Options may also provide a damages payment to you. You should receive the Special Election Option letter about six months from the date of this letter.

The Special Election Options are separate from any reduced benefit options available to you in connection with this premium rate increase. The Special Election Options will be based on your policy benefits, premium, and other policy details at the time the Special Election Option letter is mailed. Therefore, changing your policy now, in connection with this rate increase, may affect available Special Election Options by, for example, reducing available damages payments or removing the availability of certain Special Election Options.

Your specific circumstances will determine whether an option available to you now in connection with this premium rate increase, or a Special Election Option offered later, will best meet your needs.

Additional general information regarding the Special Election Options is available at www.pcslongtermcareinsurancesettlement.com. Specific information regarding Special Election Options tailored to your policy situation will be available when your Special Election Option letter is mailed.

Policy is Guaranteed Renewable and subject to future premium increases

If you do not elect the Lifetime Stable Premium option, your long term care insurance coverage remains guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. In accordance with the terms of your policy, we reserve the right to change premiums, and it is [possible<or>likely] that your premium will increase again in the future.

[**< If likely/future rate increases planned >** For policies subject to this rate increase, we began providing advance notice of the rate increase to policyholders in [MM/YYYY]. Please be aware that, at that time, we planned to request at least [999%] in additional rate increases on policies with your current benefits in the state where your policy was issued. Policies with different benefits may be subject to other rate increase plans. The actual increases we seek may differ. For example, they may be higher or more numerous than the plans described above and any more recently updated plans.] To see more current planned premium increase requests you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.

Planned rate increases will take effect only as permitted by the applicable state insurance department and state law. Please note, our ability to obtain needed future rate increases is important to Genworth Life Insurance Company's ability to pay future claims. The inability to obtain needed future rate increases may impair our ability to do so.

Benefits

The benefit values presented in the accompanying letter are approximate due to rounding. Covered benefits payable at the time of a claim will be calculated in accordance with your policy. Benefits are payable only when you meet the terms and conditions for receiving benefits under your policy.

Considerations related to adjusting your coverage

Value of coverage reduction options. All of the options available to you may not be of equal value. For example, we price the Lifetime Stable Premium option differently than other options so we can offer a guarantee that premiums will not increase for a period of time. This means coverage under the Lifetime Stable Premium option may cost more than similar coverage under a different reduced benefits option. Some states require policyholders to maintain minimum benefit levels, which may reduce the options available. [**<if partnership>**If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.]

Benefit period. Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period.

Benefit amounts. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase option will change the related original benefit amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

Benefits paid or payable. Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

Pay nothing more. If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the *Coverage Options* page for further details.

[**<if limited pay>** **Paid-up feature.** Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful consideration should be given before selecting an option that stops further payments. Our customer service representatives would be happy to discuss this option with you.]

<For those with unlimited benefits in states where higher rate increase percentage approved for lifetime vs. limited>
Moving from unlimited lifetime benefits to limited benefits

The rate increase percentage for policyholders with an unlimited lifetime benefit is higher than the rate increase for policies with a shorter, defined benefit period. An election to reduce the benefit period would result in a lower premium increase. [**<when expanded functionality available>**To see our plans for seeking future rate increases you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.]

<For those with BIO in states where higher rate increase percentage approved for BIO vs. no BIO>
Removing or reducing benefit inflation option

The rate increase percentage for policyholders with a benefit increase option is higher than the rate increase for policies without a benefit increase option. An election to remove your benefit increase option would result in a lower premium increase. [**<when expanded functionality available>**To see our plans for seeking future rate increases you may register or log on to your account at [genworth.com] and go to the section entitled 'I want to'.]

Understanding the Lifetime Stable Premium option

The Lifetime Stable Premium option is designed to mitigate the impact of current and planned future increases by changing your benefits, while also guaranteeing that you will not have another premium rate increase for the life of your policy.

By electing the Lifetime Stable Premium option, your Policy changes from guaranteed renewable to non-cancellable, meaning that, subject to the terms of the policy, you will have the right to continue the policy as long as you pay the required premium on time, we cannot change any terms of the policy on our own, and your new premium will never change as the result of a future premium rate increase.

Impact to your benefits. Both versions of this option will provide a one percent (1%) compound benefit increase going forward, and you will retain the daily/monthly benefits increased pursuant to your current benefit increase option (if any) prior to acceptance of this change. As part of the calculation of your new resulting premium, your premium will be adjusted in consideration of this retained benefit. There may be other options available to you to mitigate or offset the current premium increase, however only the Lifetime Stable Premium option includes the additional benefit of guaranteeing no further premium rate increases will be implemented on your policy. Please review all of the documents in this package, in particular the *Coverage Options* page and the sample endorsement, for more details regarding how your benefits and premium will change under the Lifetime Stable Premium option.

Please note: By accepting any change in benefits you may have a lower dollar amount of benefits available for future claims. In accordance with your policy, if you have previously been on claim, benefits that have already been paid under your policy will count toward your new lifetime payment maximum. This will be shown on the updated schedule page that you will receive if you elect this option. Similarly, in accordance with your policy, any days which have already satisfied your Elimination Period will continue to satisfy your new Elimination Period under the Lifetime Stable Premium option.

Choosing the Lifetime Stable Premium option. If you choose this option, you may change your decision in writing within 60 days of our written confirmation of your benefit changes under this option. After the 60 day period, you cannot revert back to the benefits you had prior to electing the Lifetime Stable Premium option. The only benefit change that will be available to you going forward is a reduction to an available Daily Payment Maximum or dropping an applicable rider.

We may discontinue or modify the availability of the Lifetime Stable Premium option offer at any time in the future without notice. If we modify the Lifetime Stable Premium option offer before you request it and before we approve your request, then the available premium, benefits and other aspects of the Lifetime Stable Premium option may differ from those shown to you here.

<if NFO option>

Select a Limited Benefit with no further premium requirement

<if OLB>You may elect an Optional Limited Benefit. As a result of this premium increase, we are offering an Optional Limited Benefit. This endorsement allows you to elect a limited paid-up long term care insurance benefit. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This benefit provides a paid-up benefit with total coverage equal to the total premium paid, excluding waived premium, less any claims paid. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefits. Please review the Optional Limited Benefit Endorsement for more detailed information prior to making this election.

<OR>

<if NFO Rider on Policy >

You may exercise the Non-Forfeiture Rider. Your policy includes the Non-Forfeiture Rider which you may elect to exercise at any time. This Rider allows you to have a paid-up long term care insurance benefit as described in the Rider.

Please note: This rider could significantly reduce the policy benefit. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>

<if CNF >

You may elect a Contingent Non-Forfeiture Benefit. This rate increase qualifies you to receive a Contingent Non-Forfeiture Benefit. This benefit is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse at any time during the 120-day period following the due date of the increased premium will be deemed an election of this benefit.

Please note: This Endorsement could significantly reduce the policy benefit. Please review the Contingent Non-Forfeiture Benefit Endorsement for more detailed information prior to making this election.

Waiver of Premium benefit

If you are currently receiving a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. At that time, you may want to call one of our Customer Service Representatives to discuss options to reduce the premium increase by changing your policy benefits.

If you are not receiving a Waiver of Premium benefit, you will be required to pay the increased premium, even if you are receiving policy benefits. Prior to paying your bill with the increased premium you may want to call one of our Customer Service Representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, the new required premium will be automatically deducted from your bank checking account. If you are using a third-party account or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new required premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing, signed by you, and received by us no more than 60 days after the date of our written confirmation of your reduction/cancellation.

Rate increase history

In accordance with the requirements of [\[issue state name\]](#) where your policy was issued for delivery, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Genworth companies.

About Genworth

Genworth companies began selling long term care insurance in 1974 and have been the largest provider of long term care insurance policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its companies' reserves are adequate and appropriate at this time. As you review your options, you should know that A.M. Best, a global credit rating agency focused on evaluating the claims paying ability of insurance companies, currently rates Genworth Life Insurance Company's financial strength as C++, indicating A.M. Best's view that Genworth Life Insurance Company has "marginal ability to meet ongoing insurance obligations." To obtain information regarding Genworth company financial strength, please visit [\[genworth.com\]](#).

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated October 18, 2022, to Genworth Life Insurance Company's (GLIC's) Choice I Loss Ratio Pennsylvania rate increase request. The comments and our responses are as follows:

The Department cannot approve the filing as requested but we can make the following offer.

- (i) For the 56 PA policies with lifetime benefits and low or no inflation indexing, we cannot approve the requested 99.5% but we can offer an 85% increase.**
- (ii) For the 239 PA policies with limited benefits and low or no inflation indexing, we cannot approve the requested 35.5% and we cannot offer any increase.**
- (iii) For the 611 PA policies with lifetime benefits and high inflation indexing, we cannot approve the requested 127% but we can offer a 63% increase.**
- (iv) For the 1,251 PA policies with limited benefits and high inflation indexing, we cannot approve the requested 125% but we can offer a 69% increase.**

If Genworth would like to accept our offer, then please provide an acceptance letter and provide an Excel seriatim listing of the affected policies.

The Excel worksheet should include a row for each policy. Each row must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current premium, and Genworth's suggested premium increase in each year of the implementation period. Please also include a column that indicates if the BIO is high or low.

Please be aware that the annual increase on any policyholder should be limited to 30%, the staging period of the increase should be limited to no more than four years, and the aggregate increase (weighted upon the current premium column vector in the Excel seriatim listing) must be under 100%.

GLIC acknowledges the Department's decision to limit the approval to less than what was requested and to approve the phased rate increase schedule below and have updated the rates accordingly. However, GLIC does not believe that the Cost Sharing Provision should be included in the calculation of the justified rate increase. The Minnesota method in its nature is combining the fully justified rate increase based on regulations with an actuarially unsound If-Knew premium calculation. This methodology results in a cost sharing between the company and the policyholder due to the inclusion of the If-Knew. Including an additional Cost sharing provision introduces a redundant penalty to the company and arbitrarily reduces the amount that the methodology can justify.

GLIC believes the experience on this policy form justifies a larger increase, as detailed in our original request. GLIC anticipates filing subsequent rate increases in the future, as justified by our experience.

Objection Response
Genworth Life Insurance Company

Please see “PA Choice I LR Rate Tables.pdf” for the updated rate tables, that incorporate the following phased rate increases, that are actuarially equivalent to those listed in the offers listed above.

	Lifetime High BIO	Lifetime Low Bio	Non-Lifetime High BIO	Non-Lifetime Low BIO
Year 1	30%	30%	30%	0%
Year 2	28.4%	30%	30%	0%
Year 3	0%	15.3%	3.6%	0%

Regards,



Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: December 12, 2022